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Re-engaging the Distribution of Rewards among Small-Scale Farmers and Traders in Ghana

An Empirical Study of Trusting Practices in Yam and Cassava Agricultural Trade

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RE-ENGAGING THE DISTRIBUTION OF REWARDS AMONG SMALL-SCALE FARMERS AND TRADERS IN GHANA:

**AN EMPIRICAL STUDY OF TRUSTING PRACTICES IN YAM AND
CASSAVA AGRICULTURAL TRADE**

**BY
ANNE LASSEN ZAKARIA**

DISSERTATION SUBMITTED 2016



AALBORG UNIVERSITY
DENMARK

Re-engaging the Distribution of Rewards among Small-Scale Farmers and Traders in Ghana:

An Empirical Study of Trusting Practices in Yam and Cassava Agricultural Trade

BY ANNE LASSEN ZAKARIA



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me, guiding me in the academic game, and testing me continuously in terms of how much a person is able to handle, as we struggled to both finish our PhDs, making ends meet, and building our house in Ghana. You all mean the world to me. The spirit of this dissertation is dedicated to all of you.

Aalborg, July 2016

Abstract in English

A number of Sub-Saharan African (SSA) countries including Ghana have experienced positive growth rates in recent years. Unfortunately, these growth rates have not transformed into sustainable inclusive development and reduced poverty in many cases (Hailu and Tsukada, 2011). Within agricultural trade in Ghana, among yam and cassava farmers and traders, actors operate in a semi-informal economy, in which there is minimal external support for their business operations and livelihoods. They rely on family, network and long term friends in doing business and generating incomes.

Scholars within trust research suggest that when there is minimal supporting mechanisms in informal business context, actors rely on trust and networks to minimize risk. Furthermore, trusting processes have been found to be ingrained in social relations (Granovetter, 1985), which indicates the need to explore issues of trusting in specific contexts, rather than assuming away trusting as a pre-defined approach that works the same way in any context.

This research thus investigates how small scale farmers and traders in Ghana dealing with the local roots and tubers called yam and cassava, cope and do business in a high risk environment. The research particularly investigates in which ways issues of trusting affect farmer-trader relations by investigating the relational and dynamic development processes of trusting in starting, maintaining, breaching and repairing trading relations. This is important to investigate as part of a strengthened focus on small and informal private enterprise driven development in reducing poverty in developing countries (Fafchamps et al., 2001). This approach strengthens individuals' capacity to care for themselves and their families.

This study thus aims at exploring the current practices of farmers and traders involved in yam and cassava production and trade, and how they relate and do business. By exploring existing practices, the knowledge obtained may contribute

to tailoring development interventions that consider existing systems, and thus combine a more sustainable approach to development in developing countries, as well as in doing business.

The PhD is based on a detailed qualitative study with farmers, traders, and decision makers undertaken in 3 regions of Ghana: Northern, Brong-Ahafo, and the Ashanti regions. Particularly, issues of informal credit facilities, gift-giving, religion and reciprocity runs through the thesis as pertaining and relevant issues in relation to trusting dynamics among farmers and traders.

The study found that the development, the maintenance, violation and repairing of trusting influenced and was influenced in a variety of ways which was highlighted through the frame of Bourdieu's theory of practice in this study. Bourdieu's theory provided tools to evaluate trusting as relational. This approach to the study of trusting, allowed an examination of what the rules of the game were in yam and cassava trade, and in this sense what role trusting had in this game.

The study thus contributes to the ongoing development of theories and concepts within trust research that seek to acknowledge structure-agency issues further in relation to trusting. Moreover, the study contributes to acknowledging existing systems further, in development and business initiatives with a larger focus on entrepreneurship and small-scale business practice.

Resume på Dansk

I de seneste år har der været en stigende positiv vækst i en række Afrikanske lande. Et af de lande, som har oplevet vækst er det Vestafrikanske land Ghana. Desværre har dette ikke medført en mærkbar reduktion i fattigdom for størstedelen af befolkningen i Ghana. Det er derfor væsentligt at undersøge aspekter, der kunne lede til en mere bæredygtig og inkluderende udvikling (Hailu and Tsukada, 2011).

Inden for landbrug og fødevarer, nærmere betegnet inden for handel med yam og kassava rødder, agerer bønder og småhandlende i en uformel sektor, med høj risiko, og minimal institutionel støtte til at gøre forretning. De er afhængige af hjælp fra familie, venner og netværk for at overleve og skabe en indkomst.

Forskere inden for tillid påpeger, at når institutionelle rammer ikke fungerer optimalt, er individer afhængige af tillid og netværk som en måde at minimere risici. Endvidere, har empiriske studier påpeget, at tillid ofte er forankret i sociale relationer (Granovetter, 1985). Dette understreger behovet for at studere tillid i bestemte kontekster, I stedet for at antage, at tillid kan defineres på en bestemt universel måde, som fungerer ens i alle kontekster.

Set I lyset heraf tager dette studie udgangspunkt i, hvordan bønder og småhandlende, som sælger og dyrker yam og kassava rødder, overlever og handler i en højrisiko kontekst. Afhandlingen undersøger hvordan tillid påvirker bønder og småhandlendes relationer og forretning, og tager afsæt i relationelle og dynamiske processer, hvorpå tillid udvikles, vedligeholdes, nedbrydes og repareres I disse relationer. Dette er væsentligt at undersøge i forhold til den øgede fokus og formodede gavnlige rolle iværksættere og entreprenører spiller i udviklingslande (Fafchamps et al., 2001). Sådan en tilgang styrker antageligt den enkeltes kapacitet til at ændre eget og deres netværks liv til det bedre, men der er samtidig brug for at studere de strukturer disse aktører handler inden for.

Studiet har derfor til formål at undersøge de nuværende praksisser mellem bønder og småhandelnde involverede i yam og kassava produktion og salg, og hvordan de relaterer og gør forretning i denne kontekst. Ved at undersøge eksisterende praksisser, bidrager studiet til større viden, som i højere udstrækning tager hensyn og inkluderer eksisterende systemer og praksisser, i et forsøg på at kombinere og skabe en mere gavnlig udvikling og vækst.

Phd'en er baseret på et detaljeret kvalitativt studie af småbønder og handelnde, samt deres beslutningstagere i 3 regioner i Ghana: Northern, Brong-Ahafo og Ashanti regions. Her undersøges det, hvordan uformelle kreditsystemer, gengældelse og donationer, og normer har indflydelse på de tillidspraksisser og dynamikker, som kommer til udtryk i studiet. Endvidere belyses det hvordan religion, uddannelse og magt har indflydelse på tillidsdannelser og feltet i helhed.

Studiet konkluderer, at udvikling, vedligeholdelse, nedbrydelse og reparation af tillid skabes og bliver skabt i en kompleks og foranderlig relation mellem aktørerne, kapitalformerne, og relationen til feltet. Bourdieu dannede den teoretiske ramme for dette studie, hvorpå forskellige tillidspraksisser blev belyst. Denne relationelle tilgang gav indblik i de praksisser, som kendetegnede yam og kassava feltet, og derved belyste hvilken rolle tillid spillede i denne kontekst.

Studiet bidrager på denne måde til udvikling af eksisterende teorier og koncepter inden for tillid. Endvidere bidrager studiet til større anerkendelse af aktuelle praksisser inden for småhandel og forretning i den uformelle sektor, hvor en stor procentdel af befolkningen i udviklingslande befinder sig. Dette kan gavne bæredygtige udviklingsinitiativer, samt skabe større fokus på at forene struktur/aktør dilemmaet både inden for forskning i tillid, men også i forhold til praksis.

Map of Ghana



Figure 1 Map of Ghana, One World - Nations Online

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List of Abbreviations

DANIDA	Danish International Development Agency
DFID	Department for International Development
DA	District Assembly
GoG	Government of Ghana
ILO	International Labour Organization
WB	World Bank
IMF	International Monetary Fund
NGO	Non-Governmental Organisation
SAP	Structural Adjustment Programme
UN	United Nations
USAID	United States Agency for International Development
RTIMP	Roots and Tubers Improvement and Marketing Programme
IFAD	International Fund for Agricultural Development
FAO	Food and Agricultural Organisation of the United Nations
GSS	Ghana Statistical Services
KNUST	Kwame Nkrumah University of Science and Technology
YIIFSWA	Yam Improvement Income and Food Security in West Africa
MIDA	Millennium Development Authority
MOFA	Ministry of Food and Agriculture
SRID	Statistics, Research and Information Directorate
GHC	Ghanaian Cedi

Chapter 1: Introduction

This chapter provides the frame for the study. It firstly addresses the motivation and PhD journey of the researcher. Secondly, it offers the rationale behind the study. Third, it provides a literature review, and subsequently the research question of this thesis is presented, and finally a chapter outline of each chapter of this thesis is presented.

1.1 Entry and Motivation into the Subject

During my formative years I was brought to Southern Africa, Lesotho, and had already been exposed to the tales of Africa by my parents who had spent years of their lives in Uganda and Kenya before working for the Danish Government in Lesotho. After returning back to Denmark and finalizing school, I travelled back to the African continent, where I had felt at home as a child, but where I when returning felt the many paradoxes related to a context, whose grammar of practice I no longer understood or took for granted. As a grown up I realized that my childhood practices in Lesotho had to a large extent been similar or shaped by my surroundings and the local community in which I grew up, and although I was different, and went to an international school, and were taught different things than my local friends, I could cross between the field of the local community and into the expat community, and felt at home both places. Returning to Africa as an adult meant I no longer understood many of the practices I had partaken in as a child. However, my fascination for the continent and its many paradoxes kept an ongoing curiosity within me, and has influenced me in my choice of education, my work, privately, and in my current capacity of undertaking a PhD. Thus my motivation for undertaking this study was already shaped many years ago.

Besides my formative years that shaped my general interest for the African continent, the actual interest and subject of this thesis developed over a period of 8 years of travels to Ghana, which meant I already had some pre-formed ideas

regarding the context of investigation. In the beginning of my travels to Ghana it was as part of private trips with my family. Here I had many opportunities to observe Ghanaian cultures in general, and more specifically Ghanaian markets and visits to rural areas. I thus got curious to the explanations of why people traded and related to each-other as they did. For instance, I noted that market women seemed to divide into sessions and specialized in one type of product, they did not have any price tags on their products, and family and children seemed to be part of the business. They seemed not to have any paid maternity leave, but had to involve family members or friends to help out when they got sick, were giving birth, etc. It seemed that they relied strongly on network as protection, in order to survive the many risks and losses, which we take for granted in a Scandinavian context. I thus got curious to find out more about how small scale business survived in this context, and for this reason I became interested in issues of trusting, as I seemed to assume that the dependence on networks had to involve some level of trusting. Furthermore, I spoke to a Ghanaian professor who told me at a conference that ,”We Africans do not trust one another, and this gives us a competitive disadvantage” (Kuada, 2014, Rebild). This seemed for me to be a conundrum worth investigating, as my observations seemed to be that network was needed to be able to make a living, and on the other hand trusting according to the professor was an issue that needed to be enhanced. In 2012 I then started to research specifically on Ghana and Africa as part of my assistant professor position at University College of North Denmark (UCN), and became part of a Danida sponsored pilot research programme between Kwame Nkrumah University of Science and Technology in Ghana (KNUST), and its chosen partners in Denmark - a consortium based partnership including Technical University of Denmark, Aalborg University, and University College of North Denmark. The aim of the project was “Strengthening Root and Tuber Value Chains in Ghana”, and was to run from 1st January 2013 - 31st February 2017, with an overall budget of DKK 5 million. As hinted earlier, another important motivational factor for this research was my

background as a development student and my formative years spent in Southern Africa, which I was able to link to my present position as a lecturer in business and marketing studies, which also influenced my positioning in this research – in the intersection between business and development.

Although, I argued earlier that my PhD journey started many years ago, the more conscious part of the journey started, as part of my affiliation with the overall Danida project, and the presumed access to knowledge, environment, and research within the roots and tubers trade. Here I saw an opportunity of undertaking specific research via a PhD, and based on many years of observation, as well as going through some of the literature related to the field of study of this PhD, it became apparent to me that trusting practises seemed to be a huge challenge, a rather blurry concept, and that many sectors in Ghana seemed to involve business practices that were difficult to explain according to economic models and markets. Hence the PhD became centred on the role, if any, of trusting practices among farmers and traders in yam and cassava trade in Ghana. This brought about another important motivation for this study which was that I wished to illuminate a topic that seemed to be poorly understood by the majority of the Western population: why people act in ways that may be explained best by taking into account the situation, agents' positions and relations in a given context and in a temporal perspective, which relates back to my experiences introduced in the beginning of this section. Partly, this was one reason why I included Bourdieu's theory of practice in this study as a framework, as he similarly to this study wished to study and elucidate practices of the Kabyle People in another African setting of Algeria (Grenfell, 2014: 17). Hopefully, by reading this thesis a better understanding of trusting and the practices of yam and cassava farmers and traders and how they related and did business would be obtained.

1.2 Rationale

Agriculture is a key factor in sustaining rural livelihoods, and provides an income for many people in Ghana. Furthermore, it contributes roughly 46% to the country's GDP, and is important, and has potential for the country's future development path. However, the ability for farmers and traders to make a sustainable living depend partly on their access to networks, information, and credit, in order to start and sustain initiatives of commercial character. The nature of such network relations, how actors in these networks relate, and how farmers and traders interact, have not been studied in detail (Lyon, 2000: 1). Within the indigenous and well consumed crops of yam and cassava roots and tubers in Ghana, West Africa, no studies seem to have looked into these relations. Moreover, about 55 % of the poorest farmers grow roots and tubers, and yam and cassava are the most grown and consumed out of these crops in Ghana (IFAD, 2004). There is much potential by focusing on these crops, as they grow well in poor soil, are drought resistant, and a stable crop for many Ghanaians. The focus on these crops has thus proved to be a major poverty reduction strategy for the country (RTIMP, 2004). However, most of the actors involved in cassava and yam production, processing, and marketing work in the "informal sector"¹ in Ghana, which make up around 90% of the Ghanaian workforce. The informal sector is dominated by small scale business and entrepreneurs (GSS, 2009; Hart, 1973), and as mentioned includes much of the trade of yam and cassava. The informal sector has little, if any; government institutional framework embedded, and involves higher risk and minimal social security for actors. In addition, very little research has paid attention to the practices and economic activity in the informal sector, and in exploring how actors are linked and sustain business in this environment. In this thesis, I seek to explore

¹ The concept of informal economy was born in the Third World, out of a series of studies on urban labour markets in Africa. Keith Hart, the economic anthropologist who coined the term, saw it as a way of giving expression to the "the gap between my experience there and anything my English education had taught me before " (1990: 158)

aspects of how yam and cassava farmers and traders in Ghana survive and do business (Jackson et al., 2008). As part of this, I explore issues of trusting among these farmers and traders ingrained in their practices.

In a developing country like Ghana characterized by a weak institutional and infrastructural formal framework, and which generally lack organization and coordination, small-scale farmers and traders often find themselves in extremely weak positions with no institutional security attached to their operations (Lyon, 2003; Amoako, 2014, Amoako and Lyon, 2013, Lassen Zakaria: fieldtrip 2014 & 2013, Danida roots fieldtrip, 2013/14). Garcia further reported in her study of traders in Ghana that the fluctuating Ghanaian economy over the last fifty years have impacted these the hard way, and some have been able to read these processes well, while others have ended in debt and bankruptcy (Clark, 2010: 1). At the period of collecting data in Ghana for this thesis, decision makers, farmers and traders interviewed expressed a decreasing *“lack of money in the system”* – most likely due to Ghana’s high inflation rates over the last 5 years. Furthermore, Welter and Smallbone argue that in contexts such as the Ghanaian, there may be a need to reward relationship building through the use of social, informal control mechanisms (2006), and the ability to maintain relationships that may be built both on trust and power controls, are interesting to investigate, as these influence business practice. Similarly literature within trust research seem to suggest that where there is a general lack of well-functioning government systems trust is low, and personal trust is enhanced (Rubbers, 2009). In addition Hyden (1992), Lyon (2003 & 2005) as well as Amoako (2014) described an economy of Ghana built on affection by demonstrating how farmers used ethnic and kinship networks to access resources that drew mostly on cultural and moral norms suggesting an economy of logic which was quite different from the logic found in many western economies.

This thesis aims to analyse the nature of the links and the processes of trusting between farmers and traders, in order to understand better the practices, constraints and survival strategies applied in this context of what seemed to be described by a number of scholars as a self-ruling economy. In doing so this thesis seeks to evaluate in what ways trusting processes may affect these relations.

Seen in the light of the developing context, and the business aspects which this study is imbedded in, I have found inspiration in both development and business paradigms in approaching poverty reduction, and enhancing livelihoods through sustainable business and enterprise. I hence am inspired by Prahalad (2006) and Ravn (2010) as they claimed that sustainable commercial ways to poverty reduction should focus on the micro-level context, and include a supporting framework or partnership approach with NGOs, civil society and Universities in supporting poverty alleviation in a quadruple helix approach. Arguably this approach seemed to be somehow inspired by the livelihood approaches to development that saw their light in the beginning of 2000 as a shift in view point away from a structurally oriented perspective, which dominated the 1970s and 1980s, to a more actor-oriented point of view (Sakdapolrak, 2013). In this way earlier models of development were challenged. These models, inspired by Rostow's Stages of Growth and market based approaches to development also known as Structural Adjustment Programmes (SAP) and policies dominated development paradigms of the World Bank and International Monetary Fund in the 90s. The results of SAP had mixed outcomes. Nevertheless, in some countries SAP policies led to low inflation and growth while in other countries they failed tremendously (Portes, 2000: 52). These models were based on an economic paradigm, where it was assumed that inequalities between rich and poor countries could be alleviated by undertaking development programmes that were driven by market forces in a top-down "one shoe fits all approach" (see Kuznets 1955; Theil 1979; Browett 1984; Portes, 2000). However, this assumption undermined the importance of context and agent, and although SAP did generate growth on the macro-level in Ghana, there are debates

whether the overall positive GDP in the period of 1980's and 90's had any impact on the micro level in Ghana's rural areas, where people seemed to become poorer and poorer (Konadu-Agyemang, 2000).

In the light of the above discussion I have found inspiration in New Social Economics, where it is argued that the social cannot be separated from the economic activity, and that social relations form part of economic outcomes. The focus of this thesis is hence on the human side of practicing yam and cassava trade without ignoring the economic aspects either. Furthermore, the study seeks to investigate how actions undertaken by farmers and traders in relation to their socio-cultural context within which they act, impact their business performance and livelihoods. In other words actors do not act outside a social context, but are influenced by that very context, which again influence how they trade. This is interesting in the light of the fact that the objective of trade is argued to be the economic profit of the individual or group (and the state), which is taken for granted in much, if not all, strains of economic and business research and models (Granovetter, 1985; Bourdieu, 2005;). Bourdieu (1963) argued that:

“Economists make the assumption that economic constraint translates directly into specific types of actions. Their actor is therefore a homo economicus, who always reacts in the same way to the same stimulus. Sociologists, in contrast, have found that economic constraint is mediated by the economic ethos of people. Economic behaviour is influenced by the understanding that people have of their economic actions; and this understanding includes values and morality”

(Swedberg, 2010:7).

For this reason, the thesis is positioned in the intersection between development and business, and is unique by taking into consideration these two fields that historically has been treated separately (Hansen & Schaumberg-Müller, 2010). At the same time, this thesis combines what neither macro-development theory nor micro development theory seemed to have been able to realize: a combination of micro/macro issues that shape and are shaped by one another. This has played a

role in my choice of Bourdieu and his theory of social practice, which provided tools to overcome this agency/structure dilemma. Although, Bourdieu has been applied to some extent in poverty research, and within the literature of livelihood development strategies (see e.g. de Haan and Zoomers, 2005; Dörfler et al., 2003; Etzold, 2013; Obrist et al., 2010; Sakdapolrak, 2010; Thieme, 2008; van Dijk, 2011), there seem to be a lack of research combining Bourdieu with studying trusting processes in a developing context, and in general. However, investigating trusting practices through the Framework of Bourdieu, allows a new tool-box in trust research – namely viewing trust as relational in terms of taking into account the agent, the history, the positions, and the field of “*possibles*” in trusting, which seem to lack in the few studies made on “relational trust”, where focus interpersonal trust (relationships) issues seemed to be conflated with relational trusting (See for instance Frederiksen, 2014).

Regarding the literature on trusting, it can roughly be divided into a rational cost and benefit approach, an institutional based approach, as well as a process based approach to studying trusting issues. The first approach takes its point of departure in a rational calculation of weighing pros and cons in trusting (Coleman, 1990; Cook, Hardin, & Levi, 2005; Hardin, 2006). The second approach views trusting aspects as related to the extent to which it can be supported by a strong institutional framework, where trust would seem more risky in situations with weak institutional support (Bachmann & Inkpen, 2011; Barber, 1983; Luhmann, 1979; Sztompka, 1999; Amoako, 2014). The third approach views trusting as related to familiarity of context and experience in interacting in similar (familiar) situations (Brown, 2009; Garfinkel, 1963; Luhmann, 1979; Möllering, 2006). What is more, trusting can also be viewed as related to a cognitive justification, where agents are feeling self-confident and competent in the situation (Barbalet, 2009; Schoorman, Mayer, & Davis, 2007).

All these approaches to studying trust may shed reasonable light on some of the issues involved in trusting practices. However, none of the schools above explicitly considered relations as part of the trusting process. Nevertheless, some agreement among scholars has been reached that trust is a relational phenomenon, which involves interaction, but seemingly the question of what the relational in fact constitutes seems to be silenced in literature taking on a relational approach to the study of trusting. In fact it seems researchers within relational trusting tend to fall back on the interpersonal dimension conflating relations with relationships (Frederiksen, 2014; Garfinkel, 1963; Lewis & Weigert, 2012; Luhmann, 1979; Möllering, 2006).

In order to explore the practises and relations among yam and cassava farmers and traders, this thesis provides 3 case studies covering the 3 regions in Ghana where yam and cassava are cultivated and processed the most: Ashanti Region, Brong-Ahafo, and Northern region. The design is based on an hermeneutical and abductive approach (Alvesson, 2013: 7), where I acknowledge going to the field with certain assumptions, but also being open to “letting the data speak”, and so I have based my thesis on an inter-play between data and theory. Previous literature and studies of trust in Africa suggested that trusting plays a central role, and with this acknowledgement of trusting studies in other African settings, I went to explore in what ways trusting affects yam and cassava farmer-trader relations in Ghana. In this way I do recognize that what I saw and what I have asked respondents about may have been formed by my pre-understanding of the subject-matter, and as argued by Hanson (1959) *“facts are always theory laden”* (Alvesson, 2013: 6; Saunders, 2012: 8). However, my consideration and awareness of this fact, will hopefully serve as heightening the reflection level of this thesis. For this reason I acknowledge my biasedness in this thesis both in terms of being influenced by other studies and outcomes of similar character in other African settings, but also being influenced by my own “logic of practice” and assumptions.

Before presenting the research question that will guide this thesis, I wish in the following section to present a review of similar studies on trusting carried out in Africa.

1.3 Review of Studies on Trust in Africa

Trust as research discipline, has within the last 2 decades, become a rather well recognized research area covering many areas such as health, economics, sociology, organizations, anthropology. Yet, as trust is a concept that is very difficult to grasp, around 121 definitions are found in literature (Möllering, 2006). Trusting has in social capital theories received much attention as positive for the production of profit. However, viewing trusting as a relational aspect – as ingrained in the relations between structures and agents - is an area that has not been researched well (Frederiksen, 2014: 1). In what follows, a review of studies of trusting in Africa and Ghana in particular is presented, in order to enhance the arguments put forward in this thesis, and to clarify empirically the contributions made in this study, and how it differs from other studies of similar character studying trusting issues in Africa.

Malin Tillmar (2002) carried out two longitudinal studies - one in Tanzania and one in Sweden focusing on the development of trust in small business cooperation, and how it is linked to the rules of the game or the preconditions for trusting. She found that people used tribal rules and witchcraft as a basis to transact, in the absence of a strong legal framework. Modern business initiatives seemed almost impossible in this context. Nevertheless, Tillmar observed cases of successful cooperative business ventures where the partners had been able to build up enough trust (Tillmar and Lindkvist: 2007; Möllering, 2006). In exploring the issues at hand, Tillmar took a point of departure in the existing trust literature to build a conceptual framework of the preconditions for trust and cooperation.

In the case of Ghana, Fergus Lyon conducted several studies on trust constructions in various business contexts within agriculture and trade. For instance in 2000 he made a study within the tomato agricultural sector. He found that norms of reciprocity played an important role and trust was created through using pre-existing relationships and intermediaries as well as through building long term relations. Lyon since carried out several studies in Ghana dealing with locally defined trust constructs, power, and associations (See for instance Lyon, 2000, 2003A; 2003B; Saunders, 2010, Lyon, F., Saunders, M., Möllering, G., 2012).

Another important study by Lyon was carried in 2006. The study concentrated on trust and power in Ghanaian associations, and he examined how groups sustain co-operation when there was a lack of strong legal institutions and mechanisms. In this study, trust was shown to be built up through having information on others' reputations via existing relationships with kin and community; from working together; and from intermediaries whose roles were embedded in traditional systems of elders, chieftaincy and "queens" (Lyon, 2006).

Furthermore, in 2013 Amoako carried out a study of 24 exporting SMEs from Ghana exporting to neighbouring countries as well as overseas. He found that entrepreneurs had built and used personalized relationships while avoiding formal contracts and the courts in their internationalization activities. They had mostly relied on hybrid forms drawing on traditional cultural institutions such as chieftaincy and religion, combined with forms of corporations and cooperatives. He further found that culture was an important factor in trust based relations, and that trust violations were socially constructed by being perceived differently (Amoako, 2014; Amoako and Lyon, 2014).

Taking her point of departure in Ghana, Ragnild Overå carried out a study in 2006 regarding business networks, trust and the extensive growth in access to cell phones on informal traders' business practices in Ghana. She found that

“telecommunication pioneers” had changed their mode of operation to reduce both transportation and transaction costs. Moreover, traders with access to tools for more efficient communication over long distances provided better services and created a higher profit potential than others. She further found that adoption of new technology enhanced trust building in trade networks, thus facilitating a higher number of transactions in an uncertain economic environment (Overå, 2006).

Keith Hart, who coined the term “the informal economy” based on living and studying urban migrants in the slums of Accra, Ghana (1978), also studied trust in this setting. The urban migrants from the Northern part of Ghana called “Frafras” organized themselves on kinship and obligations, he argued. Hart found in his case study of the Frafras that the conceptualization of social life on the margins of the industrial world; made trust occupy a rather different place in the spectrum of social organization there than it does in the imagination of economists (Hart, 2000: 193). Based on his studies, the term “the informal economy” was adapted into the World Bank and the IMF’s approaches and reports regarding development issues and progress (WB Group, 2016).

Benjamin Rubbers made a study in 2009 concerning Congolese traders in Katanga, Congo. Interestingly, he found that traders claimed that they could not trust their peers, customers, and employees. He found that in the Congo, social proximity did not exclude suspicion, nor did social distance necessarily prevent trust. In this way, the study seemed to counter-argue the gospel of social capital literature, where it was generally assumed that social proximity would enhance trust (Rubbers, 2009, Gershman, 2014), and that trust was always present and part of social capital networks (See e.g. Coleman, 1988; Putnam, 2001).

In the same line, Marcel Fafchamps carried out several studies in Ghana. In 1999 he carried out a study using case studies of manufacturing and trading firms.

The study showed how commercial contracts were enforced in Ghana. Results showed that compliance with contractual obligations was mostly motivated by the desire to preserve personalized relationships based on mutual trust. Harassment was the main form of debt collection in cases of breach, and other enforcement mechanisms had to support the upkeep of contracts. The use of court action, reputation effects, and of illegitimate force was less important. Contract renegotiation was thus found to be common, and the absence of reputation mechanism limited the economic reach of firms. His studies were used by the International Labour Organization subsequently (ILO).

The review of literature described above, although non-exhaustive, all focused on issues of trust and business in various African contexts. They indicated that issues of trust, enforcing contracts, building relations, reciprocating and issues of social capital seemed to influence trust issues in one way or another. Moreover, the review also clarified that no studies concerning trusting practices and network relations within yam and cassava trade have been conducted among farmers and traders. It also indicated that no study seemed to have combined the relational theoretical framework of Bourdieu in which to view trusting through. This makes the research area relatively unexplored and therefore, to my knowledge, this study filled a gap within yam and cassava trade and within empirical studies on trust in African contexts, to my knowledge no one else seemed to have explored to date. Moreover, it contributed to the limited literature on viewing trusting as a relational phenomenon by applying the framework of Bourdieu.

These issues of how trusting may be understood in a relational manner are highly relevant to explore, in order to get to know how farmers and traders make sense and reason, survive poverty and sustain themselves in high risk environments, where supposedly no formal insurance is embedded in the system (Woolcock, 1998: 153; Lyon: 2000: 663, Amoako, 2014).

Based on the literature review, the rationale and motivation presented above, the following section will present the research question that has informed, formed and been reformed during the PhD process.

1.4 Research Question and sub-questions

The thesis is positioned around a set of questions, which developed and were reformulated during the whole research period, as new angles appeared. I have attempted to explore the trusting practises and the nature of the links between farmers and traders in yam and cassava trade, and also taken into consideration the institutional setting and context (relational aspects), in which the trade unfolded, in order to include structure and agency as harmonious. The main research question can be stated in the following way:

In which ways does trusting practises affect yam and cassava farmer-trader relations in Ghana?

A number of three (3) sub-questions have been outlined beneath as a road-map in the thesis to guide and structure the work. Each question addressed issues related to farmers and traders, their social field of practice, and what went into the types of trade relations identified in the research and the data collected for this purpose. As I investigated in which ways trusting practices affected farmer-trader relations, I tried to avoid taking for granted that these relations were based on nothing else but trusting. In this way I investigated how social relations were shaped, and what the nature of trade relations were built on vis-à-vis exploring the rules of the game. For this reason one needed to explore and understand the nature of these links, and how it was enacted in a context such as in Ghana. Hence my intention was to explore and to explain what these relations were built on by applying a relational field analysis, and as part of this to evaluate in which ways trusting may be playing a role in these practices. My sub-questions to illuminate the overall research question were:

1. Where does trade relations and trusting start?
2. How are trade relations and trusting maintained?
3. What issues may lead to violating and repairing trusting and trade relations?

In what follows, I will outline the structure of the whole thesis, in order to gain an overview of each chapter's content, before moving to chapter 2, where the research design is discussed

1.5 Structure of the Thesis

This thesis contains 11 chapters. Chapter 1 serves as introduction of the study and issues that calls for such a study. Chapter 2 outlines the design of the study, whereas chapter 3A presents a theoretical pre-understanding of trust leading to 3B the theoretical frame of the study. Chapter 4 presents the research methodology, which was shaping and shaped by the study. Chapters 5, 6, 7, 8 and 9 present the analysis and findings. This is followed by a discussion in chapter 10, and the overall conclusion of the thesis in chapter 11.

Chapter 1: sets the scene for the research, and why issues of researching into trusting in farmer-trader relations in an agricultural context is important for poverty reduction, business, and in order to consider existing practices in development interventions. The aim of the study is presented, and a literature review of similar studies on trust in Africa is part of this chapter.

Chapter 2: Presents the design of the study, and the philosophical foundation of Hermeneutics that informed the study, as well as discussing Bourdieu's ontology vis-à-vis the stance taken in this thesis. Furthermore, the ethnographic method applied in this thesis is presented and discussed in this chapter.

Chapter 3A: This chapter presents the theoretical pre-understanding of trust, and presents and discusses 3 approaches to studying trust, which have dominated in trust literature: trust as a rational choice, trust as institutionalized, and trust as a

process. Furthermore, it positions the study and researcher within the approaches to studying trust, and leads to the following chapter.

Chapter 3B: The chapter builds on the previous overview of trust, which links to this chapter, where trust as a relational phenomenon is discussed in relation to relational trust scholars. Furthermore, the frame work of Bourdieu's relational theory is presented, and discussed vis-à-vis a relational approach to the study of trusting via this framework. In this way the tools to be applied in the analysis chapters are shaped, identified, and discussed.

Chapter 4: The research methodology and research process is presented taking into account issues such as paradoxes in research, sampling size determination, how the interviews were prepared, confidentiality and the role of the interpreter and researcher in shaping the research process. It furthermore presents the analysis strategy of the study.

Chapter 5: This chapter gives a tentative field overview of yam and cassava trade for the following chapters to be analysed within. It provides a historical account of trade and agriculture in Ghana and in the study areas; it discusses the pre-colonial and colonial influencers on trade and the field of yam and cassava. Furthermore, it presents a general overview of the trade and supply chain of yam and cassava in the study areas.

Chapter 6: This chapter concentrates on how trusting and trade relations develop and start. It concentrates on familiarity, justification, and information in evaluating trusting in farmer-trader relations. It furthermore outlines 3 types of trading relations found to impact trusting in various ways: community based trading, distant based trading, and third party based trading.

Chapter 7: Maintaining trade relations and trust is at the centre of this chapter, which look into the rules of the game of informal credit facilitation among farmers

and traders, obligations, gift-giving and reciprocity as part of practices that support maintaining relations and affects trusting. It analyses the rules of the game in yam and cassava trade.

Chapter 8: The chapter explores issues of trade violations and repairing strategies applied among farmers and traders, and specifically links religion to issues of forgiveness, and look into issues and perceptions of trade violations that in some circumstances affect trusting, and in others do not. Repairing strategies are investigated, and discussed based on both victim-led approaches and violator-led approaches to repairing trade relations.

Chapter 9: This part of the thesis links the previous 3 analysis chapters back to the overall field of yam and cassava trade, as the previous chapters provides findings, which calls for a revisit of the field to determine what in fact is at stake. The chapter takes its point of departure in a discussion of capitals valued in the field of yam and cassava trade, and provides a wrapping up of the analysis parts

Chapter 10: In this chapter the analysis is reconnected back to the scientific field, and discusses the theoretical, empirical and practical implementations and contributions of the study. It thus rethinks and discusses all the chapters of the thesis into this discussion

Chapter 11: provides an overall conclusion to the study and findings of the thesis, based on all the chapters, and the discussion in the previous chapter. It furthermore, discusses the limitations of the study, as well as suggestions for further research.

Chapter 2: Design of the Study

This chapter deals with the design of this study. It provides information on the philosophical standpoint I have taken in the research. Kuada argued that most textbooks on research methodology apply 4 levels that feed into each other: the philosophical/ontological viewpoints, the epistemological choice, the methodological decisions, and the choice of methods and techniques (2012: 58). The remaining chapter is devoted to explaining the philosophical foundation of this thesis, and provides a foundation to consider the interplay of the 4 levels, argued by Kuada, influencing this thesis, and the subsequent chapters.

2.1. Philosophical Foundation

By philosophical foundation, I refer to the way or the theory we apply when viewing reality. This also forms the backbone of our theoretical perspective and methodology: how we assume the nature of reality to be, including human beings – also referred to as ontology. The philosophical foundation also includes how we go about creating knowledge, and how we understand the issues or phenomenon under investigation, which is also referred to as epistemology.

The ability to connect the philosophical part to the empirical part in research often indicates high-quality in social science according to Melia (1997: 8 in Alvesson and Sköldbberg, 2013). As I believe that agents, including myself as a researcher, are influenced by past experiences, history, culture and social issues in forming our realities, and that these are not only subjectively formed but structured in one way or another and relational, I adhere to the ontological view inspired by the Hermeneutic tradition. In this part of the thesis, I will discuss further the philosophical stance I have positioned myself under. This should serve in building sensible argumentation of how my position and convictions influence this research and its outcomes, and how my awareness of this position enhances the validity of the research.

2.1.1 Positioning the Hermeneutic Tradition

Hermeneutics, in Greek “to interpret”, developed out of the “Neo-Kantian” school and German tradition within sociology and historicity. Followers included Gadamer, Taylor, Weber, Dilthey, to mention a few (Shatzki, 1996). The Hermeneuticians and the interpretivist schools in general claimed that human sciences “were fundamentally different in nature and purpose from the natural sciences” (Scwandt, 2003: 191). In contrast to the model of explanation developed in natural science - that any science should be able to offer causal explanations of social, behavioural, and physical phenomena - the hermeneutic tradition rejected the positivist idea that there exists a single method for both the natural and social sciences. Rather, it was argued, the social world had several and different meanings, which stressed an approach explicit to its object. Precisely this was the purpose of hermeneutics: to enhance insight into society and human action by interpreting what motivated others by “understanding” in the sense of empathy, also referred to as “*Verstehen*” (Harrington, 2001). According to Saunders et. al (2012), the hermeneutic approach seemed useful in studying trusting, because it gave the researcher a level of empathy with the trustee “*einfühlung*” (p. 150). I will return to this issue later.

In the following I seek to give a broad introduction of the hermeneutical method and its usability in studying trust, as mentioned above. As part of this discussion, I provide argumentation as to how hermeneutics form part of the ontology and epistemology applied in this thesis and how it influenced the whole research process of this PhD. Lastly, I outline some of the critique the philosophy has been prone to over times.

2.1.2 The main Ideas within the Hermeneutic Tradition

The hermeneutic tradition, as mentioned earlier, was argued to belong to the subjectivist part in social thought, which meant that what was seen as logical or rational had its point of departure and was a feature of the subject. However, in hermeneutic tradition the subject was consciously attempted to be reinserted or

even connected into the social world linking the human subject and the surroundings both ontologically and in its epistemology.

The hermeneutic tradition, as an epistemology, covered (and covers) over a line of thought, where "true knowledge" was accumulated via *intuition* or by outlining "key strokes" in research. These key strokes then provided the researcher with a clearer picture of the whole picture, and the picture moreover gave further meaning to the key strokes. In this sense the distance between the whole/part or the micro and the macro was addressed, and enhanced meaning to both. This whole-part and part-whole approach and metaphor was first used in relation to text - more specifically to explain how small pieces of text could only be understood by reading and understanding the whole text and vice versa (Saunders et. al; 2012; Alvesson and Sköldberg, 2000). Later scholars such as Dilthey took the text centred approach to apply to human life and argued that for instance linguistic expression could only be understood against historic acts (Ibid: 150). History, culture and context were considered important aspects in the research approach, in order to understand and interpret any given issue in human science. In this way Hermeneuticans argued that *"the meaning of a part can only be understood if it is related to the whole"* (Alvesson and Sköldberg, 2000: 150). This was best explained by the introduction of the Hermeneutic circle (later called the Hermeneutic spiral), which illuminated that the relation between the part and the whole brought deeper understanding of both. In figure 2, it has been depicted how the hermeneutic circle related to the whole-part didactic.

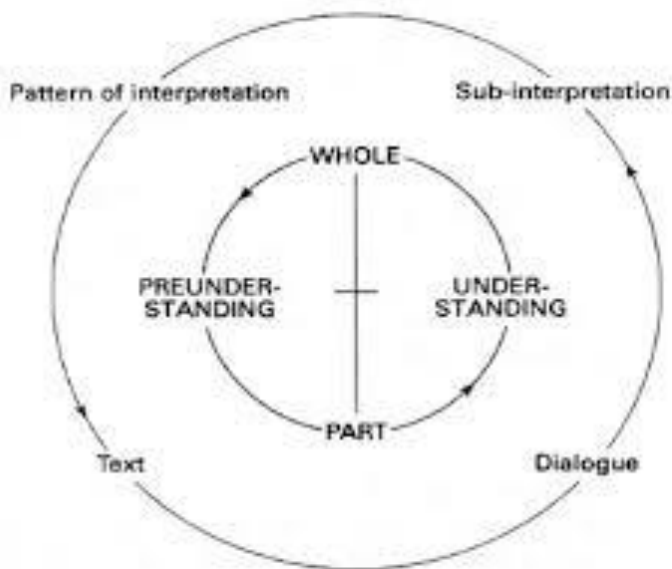


Figure 2 the hermeneutic circle by Alvesson and Sköldberg (2000)

Some renowned hermeneuticians - Gadamer and Heidegger - turned hermeneutics into an ontology in the mid-1920s. In their line of thought, Hermeneutics was argued to be a philosophical theory of knowledge in which understanding "verstehen" was achieved by interpretation and application (Schmidt, 2016: 2). Gadamer and Heidegger embraced that there may be some truth to what a subject represented as true, and how the world actually and objectively was. Furthermore, Gadamer referred to an ongoing spherical development of interpretation where meaning and outcomes were continuously negotiated *"between one's own preconceptions and those within the horizon of the other"* (Gadamer, 1979). In this way, the cycle or spiral seemed to develop out of subjective knowledge and objective experience of a text or situation. Furthermore, the role of the researcher became central in clarifying "true knowledge" in a research situation, as intuition and experience would be related to a person, and his/her theorizing of the world, which would influence "the part". However, it would also refer to the subjects

studied, and their environments, besides including the researcher. As argued by Alvesson & Sköldberg *"if it is necessary to place a text in its context, in order to understand it, then the context should naturally also include the author of the work"* (2013: 93). Interestingly, it also became central that intuition and ability of the researcher arguably could result in him or her understanding agents better than these understood themselves according to Alvesson & Sköldberg. In this regards experiencing became central vis-à-vis intuition, and experiencing seemed to be an active part of understanding and gaining knowledge to understand the part and the whole relation. According to Schütz (1975) *"we constantly interpret our words and acts in order to come to an understanding of them"* (p.58).

In order to come closer to an application in research based on hermeneutics, Alvesson and Sköldberg identified four steps that researchers must consider, although hermeneutics should arguably not be considered a method according to Gadamer. Alvesson and Sköldberg (2000) proposed and depicted in figure 2 above that first the researcher must consider 1) the pattern of interpretation, 2) the text, and 3) the dialogue, and lastly 4) the sub-interpretation. Figure 2 on the previous page illustrated this interplay and pattern, which arguably could enhance the understanding of a situation or a research subject and the process. In what follows, I wish to explain the way the hermeneutic approach has been considered and informed the research process on exploring trusting issues, where the interplay between the four parts explained above have been taking into account.

2.1.3 The Application of Hermeneutics in this Study

As argued above, researchers adhering to a hermeneutical stance must consider the whole-part approach and the interplay of the 4 parts highlighted in figure 2 above. In this sense, I considered the patterns of interpretation in this study in addressing my pre-conceptions and assumptions in the very beginning of this study. For instance, I seemed to assume that distrust would be the default, if trusting was not developed among yam and cassava farmers and traders. I also

seemed to assume that traders were abusing farmers to their own benefit. These assumptions, I acknowledge, influenced the research process, and the research question, and the data collected in the field. It furthermore influenced my proposed title of this PhD, which changed as I gained more knowledge on the area, and seemingly addressed my pre-conceptions. Thus, by being open and keeping a reflective approach to the interpretation of data, I shaped my research question and sub-questions continuously as new patterns emerged in the data I collected regarding trusting issues. As argued by Saunders et al, in the hermeneutic tradition procedure, preconceptions and concepts are constantly reflected on, discussed, and adjusted while studying and analysing the smaller parts of the text (2012: 152).

In this thesis my initial departure to the study of trusting was based on reading through the extensive amount of literature on trust, while seeking to understand other studies made on trust in African contexts, as I had an idea that trusting and how it was understood and practiced would vary considerably. This brought me to narrow my focus to studies of viewing trusting as a process, and the institutional approaches to studying trusting. It furthermore affected my research question, as I wished to explore trusting qualitatively, rather than measuring the concept. Based on this pre-understanding, I then started to lean further toward studying trusting as a relational phenomenon, which I will return to in chapter 3B describing the theoretical framework of the thesis.

As part of the process, and having gained a pre-understanding of the subject matter by undertaking a literature review on similar trusting studies in Africa, by investigating the huge amount of literature on trust, I then went to collect my data in Ghana among farmers and traders. Here I got to *“interpret text and action”* further, and by constantly returning to the work, the data that had been transcribed, the observations I made, the theoretical tools I applied, I started to look for patterns and words of how relational issues influenced topics of trusting issues found in the data. As I was particularly focused on *“revealing”* trusting

issues, I realized my tendency to “look” for this in the data, and thus I started to divert my attention to “other issues”, which the relational approach I applied helped me accomplish. It furthermore aided me in looking at trusting as a process, and not an end product in itself. For the purpose of coding the data, I used Nvivo to aid me in finding meaning and patterns in the data. In this way issues started to crop up that seemed to play a role in processes of trusting. For instance the way farmers and traders often referred to religion made me realize that this may be used in a specific way in developing trusting or in trusting violations in yam and cassava farmer-trader relations. I will return to these issues in the chapters discussing the theoretical pre-understanding, the theoretical frame of the study as well as the methodological choices made in this research.

Furthermore, I used the hermeneutic method in my approach to the analysis part in this thesis. The hermeneutical approach partly influenced my choice of Bourdieu’s relational theory, as the theory helped me in developing the analysis, and supported me in keeping a constant reflective dialogic form, asking myself questions while analysing issues and moving between a pre-understanding and a new understanding of the topic. This led to a deeper reflection of certain central issues found via the data, and aided by my theoretical framework as well as by my philosophical foundation that informed how I went about investigating issues in this thesis (Alvesson and Sköldbberg, 2000:62). In this way the analysis teased out contradictions found instead of silencing these. In this study, for instance, upon second reflection, and through the analysis, issues such as the importance of education expressed by actors in yam and cassava trade became clearer, and offered a new understanding to the field of yam and cassava, and to the values and logics of practice, and trusting issues which were teased out by keeping a “hermeneutic dialogue” during the analysis, but also importantly by the application of the theoretical tools identified for the purpose of this research via exploring trusting issues via the frame work of Bourdieu’s theory of practice.

Lastly, by writing up the analysis, and by constantly questioning and reflecting over issues that seemed to develop and change, and be imbedded in deeper layers and meaning upon re-interpreting the topics again, I came to understand issues in a new light, which I structured into wrapping up the analysis - in a sub-interpretation - by including, in this study, a revisit to the field of yam and cassava trade in chapter 9. Alvesson and Sköldberg argued that *"In the course of the process of interpretation we continually formulate sub-interpretations"* (2000: 62). In this sense, sub-interpretation improved the understanding of the research question i.e. in which ways trusting practices affected farmer-trader relations. Thus, it provided new insights, which I kept in my mind, and have emphasized by including a discussion chapter in this thesis. Thus, I acknowledge that this thesis provided new knowledge and insights, which could develop the chapters and research further, if it was to be done again. In this sense I considered, and have found inspiration in the hermeneutic circle and approach to this study and this has informed and shaped the choices made in this thesis. I will return to explain further the research methodology of this thesis, and how the data for this thesis was collected in chapter 4. In the following I seek to give an overview of some of the critique of the hermeneutic tradition that has echoed over time.

2.1.4 Critique of the Hermeneutic Tradition

As with any other approach and philosophical stance, hermeneutics must be subject to critical reflection and has been critiqued in a number of ways. Hermeneutics is mainly used to understand social phenomena in specific case studies, and general patterns are not the objective within hermeneutics per say (Saunders et. al, 2012: 157). Furthermore, hermeneutics acknowledges bias in the pre-understandings of a topic. This means that it becomes vital to describe and present the researcher's choices made in research, and why specific theories and concepts were chosen. In this research, I wanted to explore trusting, and by going through the literature on trust, I found trusting as a relational phenomenon highlighted best this issue. This made me look for trusting theories of a relational

character, which were limited, and made me include Bourdieu's relational theory as a frame to enhance the relational character of trusting. These theories were not pre-selected, but developed as my understanding and knowledge of the issues were enhanced. The hermeneutic approach prompted me to ask questions such as how does the theory help me explain a situation? Does it explain the situation better, than if I did not apply it? In this way it prompted me to challenge my pre-assumptions.

However, critiques also argued that the pre-understanding brings in paradoxes in the approach, as the pre-understanding seemed to refer to the whole of what is studied. As such the pre-understanding of the researcher leads to an understanding of the whole, which then would ideally be developed further in the articulations of the parts, which again would transform the pre-understanding. However, these arguably do not necessarily agree, and support each other. For this reason, understanding does not necessarily come with the part, but can come with the whole, and pre-understanding can also apply to the parts vis-à-vis the whole. Gadamer embraced this paradox and the critique to the approach (1989: 293-294). However, the question remained, where would the pre-understanding start, and would it be from the whole or the part or in the interplay between these two.

Another critique raised by Habermas toward hermeneutics, was the argument that hermeneutics must be completed by a critical theory of society. Habermas argued that Gadamer's version of hermeneutics *"places too much emphasis on the authority of tradition, leaving no room for critical judgment and reflection"*. In this sense, there was a need to be critical and reflective, and not only focus on how we are conditioned by history. He argued that in this sense, there was a need to include principles of validity where the claims of the tradition may be subject to evaluation. Thus, hermeneutics should include a critical theory of society, instead of an incorrect kind of universality. However, Gadamer addressed this critique quite convincingly, and argued that the issues would not be solved by introducing a

“hermeneutic method”, but by working out a type of standard of validity in order to serve the purpose of liberation (Gadamer, 1976). Other critical reflections were raised by for instance Gardiner (1992) who argued that Gadamer’s version of hermeneutics did not include issues of power, and language and ideological deformation (Kinsella, 2006)

The critique raised to hermeneutics often was directed toward Gadamer as the front figure of the approach. However, Gadamer seemed to address most of these various critiques raised by Gardiner, Habermas, Apel, to mention a few (Ramberg, 2014). Continuously, Gadamer emphasized that these critical inputs were “misreadings” of his work, as his intention had never been to embrace validity, objectivity or method in understanding. Rather he sought to look at the conditions of possibility for understanding, and not to streamline a hermeneutic method. Also, he argued, one’s position within history is not only a limiting condition, but could also be a way in which the world opens up for the individual in the first place. It is thus both constraining and liberating at the same time.

2.1.5 Summary

The key points of the hermeneutic tradition, which I have found inspiration and positioned myself within, have several characteristics I have had in mind during the research process and finalization of this thesis. Overall, hermeneutic separate the social from the natural science. Furthermore, it aims at overcoming the subject/object divide, and it uses interpretation as a method, which derives from a system of meaning bound to time and place or localisation. In this sense hermeneutics seeks to understand rather than to explain, and take into consideration the role of language and history in the process. Furthermore, ambiguity is valued as part of the process under the hermeneutic tradition, and elaborated instead of silenced.

In the following section, I will explain the tool-box applied to this study and in collecting the data in Ghana. As I have positioned myself within the hermeneutic

tradition, it has also influenced how I further have proceeded in illuminating the research question of this thesis “In which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana”. As I take the ontological point that reality is interpreted and influenced by the macro world that surrounds interpretations on the micro level of being in the world, it naturally affects the choices, the research process and my role as a researcher during the whole process. Furthermore, as I am interested in investigating the interpretations of groups and individuals, who are all part of forming the environment they are part off, but also formed by this very environment and its history and logics, I see it valuable to approach the issue in a hermeneutical fashion where I acknowledge that the process of interpreting text could be redone bringing in other understandings every time the circle and the whole/part contribute with deeper understanding of one another. As part of acknowledging my stance within the hermeneutical approach, it has also directed my choice methodologically. Thus, I have found inspiration in the ethnographic qualitative approach with focus on participant-observations, semi-structured interviews and field-notes, which have been the main data-collection methods of this thesis. In the following section, I will provide an overview of this approach. This will be followed by an introduction to Bourdieu’s ontology, as this is important to discuss in order to understanding his theoretical framework applied in this thesis.

2.2 Ethnographic methods

Ethnography has its roots in anthropological studies, and has been used, among other things, to study complex organizations, and humans specifically from tribes to organizations (Garsten, 2013). The approach seemed to be underutilized outside the anthropological field, but recently it has been applied further within organizational studies (Alvesson and Sköldbberg, 2013). Ethnography is a qualitative method, and has been defined by Fetterman as *“the art and science of describing a group or culture”* (1989: 11). Within Ethnography attention is given to the setting/the context in which people are studied, and in which the researcher, as

part of the approach, participates in everyday activities, in order not only to observe, but to experience (Brewer 2000: 10). According to Geertz (1988) when applying an ethnographic method the important thing is *“to have been there”*. Often the data-collection is lengthy (1 year or more), but much shorter studies can also apply an ethnographic approach (Atkinson & Hammersley, 1994). Especially, if the researcher has visited the context of study before the actual research began. In this way, the researcher would arguably already have formed some pre-understanding, knowledge and observations, which would support the application of an ethnographic approach. In the case of this study, the researcher had been visiting some of the study areas before, which informed the pre-understanding of the topic of this thesis.

In terms of methodology, ethnography seems to overlap with phenomenology and sometimes with grounded theory, but it has no clear methodology attached. The crux of the matter in ethnography is the study of people, ideas, and ways of thinking, symbols or meanings, and behavioural patterns, which are observed and interpreted by the researcher (Alvesson and Sköldberg, 2013). This approach indicates a high level of involvement of the researcher, and assumes an open mind (but not an empty head), flexibility, personal involvement in the interaction with informants, in order to explore areas and new angles not already identified in the research design, which are all recognized as part of this approach. Hence observation and analysis comes before theory, but theory is acknowledged as it gives some direction or frame to the work (Fetterman, 1989: 12). Moreover, Fetterman also argued that as ethnography is about getting as close to the study of a phenomenon as possible various tools can be applied methodologically. These include observation in natural contexts, artefacts, various kinds of interviews with key informants for instance. Also more quantitative approaches can be applied such as polls or surveys, which according to Fetterman (1989) may help in narrowing the subject matter. However, critiques argue that it rather distorts the

focus of the subject matter to use quantitative survey in ethnography (Mason, 2002)

Conclusively, ethnography allows the researcher's person to play an active role in the data-collection. This can be an advantage, but it can also lead to long frustrating data analysis processes. However, it gives more flexibility in relation to the data. Many ethnographic studies include the Hermeneutic stance in their research (See for instance Blee and Billings, 1986) being somehow aware of the interrelation between data and theory, designing the research based on the awareness of studies and literature already made, but also keeping an open mind in the data-collection part. In the process letting the data "speak", and choosing theory based on this, and changing research questions as new angles appear. In this sense ethnography can be connected to the hermeneutic approach I have applied as a epistemological and ontological stance, as the approach embrace the presence of preconceived ideas, which has been formulated due to prior familiarity with the context as well as based on literature review of similar studies that for instance made me emphasize that trusting issues were interesting to study and how it affected farmers and traders and the way they went about doing business. In this sense, the hermeneutic approach combined with ethnographic research in my understanding of it, seemed to put forward the researcher and his/her interpretation.

As part of clarifying my choices, and the philosophical foundation of hermeneutics applied in this thesis, I wish in the following to include Bourdieu's ontology. The reason for this is my choice of his theory of practice, which arguably is closely connected to his ontology, and thus cannot be ignored. Thus, I see it as important to describe in order to provide information on how my philosophical stance of hermeneutics and Bourdieu's stance differ, and how it affected the research outcomes of this thesis. The following section is dedicated to this.

2.3 Bourdieu's Philosophy of Science

Bourdieu's theoretical departure, he argued was *"an experimental science concerning the dialectics between internalising the external and externalising the internal"* (Bourdieu 1972/1977: 72). In some ways this point of departure seemed closely related to the point made by social constructivists such as Berger and Luckmann presented in their book from 1966. However, Bourdieu emphasized the objective structures much more than Berger and Luckmann, and he described himself as a generative structuralist or a constructive structuralist (Bourdieu, 1989: 14).

In terms of methodology – and related to the objective/subjective discussion and Bourdieu, Grenfell (2014) gave an interesting account of Bourdieu's definition of a theorist and a researcher. According to Grenfell, Bourdieu viewed a theorist as someone who was interested in developing hypotheses to look into an object of study, and a researcher as someone who collected empirical data and analysed it, in order to outline how the "real world" was organized (Grenfell, 2014: 15). However, Bourdieu argued that either approach only presented a part of the picture, if used alone. This was the reason why Bourdieu sought to combine both in his ontology. Arguably, Bourdieu then moved back and forth in a reflexive interplay between empirical investigation and theoretical explanation, which he termed a theory of practice, but which at the same time was a practice of theory (reflexive). Arguably, this approach may be similar and linked to the epistemological and ontological approaches applied in this thesis, as efforts have been made throughout the thesis to stay reflective and challenge findings and assumptions within the research process. Moreover, Bourdieu had an objective of building what he called a *"new social gaze"* on the social world. The main idea within this approach was *"how we construct the research object and the place that participant objectivation plays in research"* (i.e. the role of the researcher in research). In addition, Bourdieu's focus on structural relations needs to be stressed, In order to connect it to the point of departure taken in the thesis by viewing trusting in

process and as a relational issue. Bourdieu argued that *“the construction of social reality is not only an individual enterprise but may also become a collective enterprise”* (Bourdieu, 1989: 18). Bourdieu in this sense seemed to refer to the classification often made between the micro and macro in analytical approaches, the division of quantitative vs. qualitative methods, which partly structures the division between what is objective and subjective, and in this sense both constrains and enables. However, for Bourdieu such a division constrained the researcher or the actor and downplayed the importance both the objective and subjective points play when the researcher is trying to understand how social life is produced and reproduced, and why people act the way they do. Bourdieu rather saw these as complementary, which was the point Grenfell and Wilken also seemed to put forward (Bourdieu, 1988: xiv, in Wilken, 2014: 43). Bourdieu’s emphasis on structure was important in his methodology and his theory of practice. Structure for Bourdieu was relational and seen as *“the relationship between an individual and the social world and the implications this may have for constituent activity within it, including that of conducting research”* (Grenfell, 2014: 9). Researchers like those whom they research, are subject to the same theory of practice. This approach has to be an inclusive part of the process.

This leads me back to the point made earlier, and in connection to Bourdieu that the researcher needed to stay reflexive, and to account for her own role in the research process. As argued earlier by applying a hermeneutical approach to the study, this has informed and shaped my choices, which included the ethnographic method, and my choice of Bourdieu as a framework in which to illuminate trusting issues and the rules of the game in yam and cassava trade. However, although Bourdieu offered an ontology, which formed his theory, I depart from following his approach, as that would have required me to choose another toolbox, which would have included emphasizing statistical surveys and hard data, as part of the process. For this reason, although I do apply Bourdieu, and his ontology would arguably be

part of the approach, I do not intend to follow or claim to follow his ontology in this thesis.

2.4 Summary

This chapter outlined the philosophical foundation applied in this thesis within the hermeneutic stance, and helped me in structuring, reshaping and enhancing understanding throughout the thesis. As part of acknowledging my stance within the hermeneutical approach, it has also directed my choice methodologically. Thus, I have found inspiration in the ethnographic qualitative approach with focus on participant-observations, semi-structured interviews and field-notes, which have been the main data-collection methods of this thesis. Moreover, it further guided my theoretical choices made of studying trusting through the frame work of Bourdieu as a valid discussion partner in undertaking a study of this kind and in enhancing reflection throughout the thesis. As part of gaining a pre-understanding of the phenomenon under investigation, I wish henceforth to present the theoretical pre-understanding of trust.

The following chapter thus serves as an overview of trust research, and would lead to the position I have taken within trust as relational. My positioning viewing trust as relational has been formed by my philosophical and theoretical pre-understanding, the literature review on trust, as well as through my data-collection, and the aha-moments experienced here. As I do acknowledge in my philosophical stance of hermeneutics that I as a researcher play a central role in interpreting the research, I see it as important to pay attention to my own biasedness, and that I may have been influenced by my own theoretical pre-understanding before going to the field.

Chapter 3A: A Theoretical Pre-Understanding of Trust

This chapter gives an overview of the various approaches and schools found within studying trusting. It provided the researcher with a theoretical pre-understanding, and helped in clarifying my position and approach to the study of trusting.

3.1A Overview of Trust Schools

Over the last two decades, studies of trust as central to issues of social organization have been embraced by social scientists. For instance managers have been engaging in building trust among team members to maximize group potential. Market researchers learn about consumer loyalty and trust in brand names. Psychologists study the qualities and personal characteristics that make people trustworthy. Policy makers measure confidence in government and state policies to learn about public attitudes towards the state. However, an increasing disagreement among scholars regarding what trust in fact entails, how it should be defined, its characteristics, and even the nature of trust separate the approaches found in studying this concept. The multiplicity of meanings of trust creates a measure of conceptual confusion, because confidence, reliability, faith, and trust are often used as synonyms (Kodyakov, 2007; Möllering, 2006).

Broadly speaking, there seem to be a variety of schools that can be divided into 3 broad ways of viewing trusting: trust as a rational choice, trust as institutionalized, and trusting as a process. The following sections will discuss and present these different approaches to the study of trusting further. In the following, scholars within the rational approach to studying trusting would form the discussion.

3.1.1A Trust as Rational Choice

Researchers within the rational choice paradigm dominated strongly by economic theorists, viewed trust as related to reason – as a rational choice, and as calculated and thus a conscious decision (see for instance James Coleman, 1988, Jon Elster, 1989, Russell Harding, 1996 and Piotr Sztompka, 1999). Thus, rational choice

theory seemed to take on a social theory perspective that was based on an economic logic in the approach to studying trust (Becker, 1976).

Much debate – especially between Coleman and Elster – has highlighted some of the paradoxes within the rational choice paradigm. If trust is a matter of pay-off between trustor and trustee, then the trustee *“should rationally break the trust if it is placed by the trustor”* without any immediate pay-off (Möllering, 2006: 19). However, research has found that this is not always the case and that *“there are ways of inducing the purposive trustor to place trust anyway and to make the trustee trustworthy”* (Möllering, 2006: 19). Coleman and Elster argued that one explanation could be the fact that the trustee saw some long-term benefits in trust being placed in him/her again, hence acted trustworthy in the present. Also Elster (1989) suggested that the trustee could have made promises and pre-commitments that made breaking the trust no longer seem rational, and hence trust was still a rational decision, according to her. However, much debate has questioned the assumption within this approach of whether actors always act rationally in trusting issues. The approach seems to suggest that actors by definition are opportunistic, self-interested and mostly interested in their own benefits. However, Elster seemed to propose that *“actors may sometimes be irrational or deliberately seek to act in a way that enhances the utility of others”* (Möllering, 2006: 19). However, she further argued that it seemed unrealistic to assume irrational action as a dominant feature in social action. Nevertheless, she appeared to embrace the fact that rational choice cannot explain all instances of social action and that actors may be motivated by social norms, and trusting thus could entail other issues such as *“a code of honour or norms of reciprocity and cooperation”* (Elster, 1989). She further acknowledged, however, that social norms required sanctions, which may be positive for trust building. Elster hence, was positioned somewhat outside the rational choice paradigm, but still was dominated by this line of thought, although acknowledging other variables to be at play in trust and social relations.

To sum up based on Elster's and somewhat Coleman's view on trust, *"trust is predominantly a rational choice, given alternative courses of action and their prospective outcomes for the trustor and trustee; but the placement and honoring of trust may also be motivated beyond the limits of rationality, in particular when social norms are followed."* (Möllering, 2006: 20). This leads me to the following section, in which trust under the umbrella of rational choice is linked to issues of transaction costs, and the assumption that it reduces these costs.

3.1.1.1A Trust and Transaction Costs

Since this PhD thesis is dealing with research embedded in the business and trade of yam and cassava among farmers and traders in Ghana, I see it as important to highlight trust and transaction costs, as it has been taken for granted in various studies that trusting may be viewed as beneficial for lowering transaction costs. Transactions costs are part of economic theory, and hence I have placed it under the main title of rational choice, since researchers within this field mainly take on this paradigm.

Trust in business relations under certain conditions can be a source of competitive advantage according to Barney & Hansen (1994). The argument here builds on a theoretical discussion and a distinction between varieties of trust. Weak form trust implies limited opportunities for economic governance mechanisms, which make opportunistic actions costly. Strong form trust implies situations when a party acts trustworthily, since doing otherwise would violate values and principles of behaviour. Barney and Hansen argued that the strong form trust was rather unusual but that it when present it could imply large competitive advantage in an exchange relationship between two partners. Barney & Hansen's discussion had rationalistic undertones and trusting in their view seemed to be a calculated decision. Similarly, the view of trusting as a means to reduce risk in inter-organizational relations was shared by many authors (Hart & Saunders, 1997, Lane & Bachmann, 1996, Noteboom, 1886). In addition, Luhmann (1979) argued that

trust filled a necessary function in all systems of interaction, through being a mechanism by which individuals reduced the complexity and the risk in the system.

The relationship between trusting and issues of calculated risk was discussed thoroughly by Ring & Van de Ven (1992). They wrote that definitions of trust are often related to either confidence in own expectations or in the other actor's good will. They argued that a certain amount of trust was required for all kinds of transactions and thus that the existence of trust was the norm. This view was shared by Sabel (1993), who wrote that trust was a precondition of social life. Ring & Van de Ven (1992) however suggested that reliance on trust as a main mechanism required experience of previous interaction implying knowledge of both parties that the other party acted according to the norms of justice. The more often previous interaction had taken place, the larger the possibility to rely on trust, and the lower the risk of the transaction. In this sense transaction costs were viewed as the results of certain behavioural assumptions, while bounded rationality entailed that the context in which transactions took place, was characterized by a higher or lower degree of uncertainty which the actor wished to minimize (Williamson, O.E. (1975).

The central argument of transaction costs seemed to be that economic activities would take the form of governance that minimized the cost of planning, adapting and monitoring transactions (Möllering, 2006: 26). According to Williamson (1995) transaction costs occurred both in advance of the transaction from drafting, negotiating and safeguarding agreements, and after the transaction from having to deal with maladaptation, misalignment, running governance structures and bonding. Furthermore, Möllering contended that actors would choose the form of governance that best economized on these costs, assuming that the production costs of the items to be transferred were given. Chiles and McMackin (1996) and Möllering (2006) argued that Williamson's version of transaction costs implied managerial choice, and therefore it adopted methodological individualism in

contrast to the evolutionary approaches of new institutional economics (see Nelson, R.R., and Whinter, S.G., (1982). Chiles and McMackin also viewed rational choice (or economics) as only one of three issues that enhanced trusting – non-calculative social norms and social embeddedness also played major roles according to these scholars (Möllering, 2006: 28).

3.1.1.2A Critiques of the rational choice paradigm

A common weakness of the rational choice perspectives and economic theories discussed above is that their understanding of rationality in trust relies heavily on calculative cognition and prediction, which seems to carry with it many dilemmas and paradoxes within this approach. According to Bourdieu economists seem to think that economic constraints can be translated directly into types of actions. The actor is thus what he terms a “*homo economicus*”, who always react in the same way to the same stimulus. In contrast sociologists have found that economic constraints are mediated by the economic ethos of people. Economic behaviour is embedded into the understanding that people have of their economic actions; and this understanding includes values and morality.

In addition, a number of trust researchers agree with David Lewis and Andrew Weigert (1985) who found that “*trust succeeds where rational prediction alone would fail*” (p. 969). They further argued that “*trust in everyday life is a mix of feeling and rational thinking*” (P. 972). In this way trust may be divided into an emotional part that cannot be explained by rational thinking, but which seemed to be rather based on positive or affective emotions among actors. This explanation diverted from the rational reasoning of why a trustee would be trustworthy. However, for analytical purposes, it may be difficult to make a clear distinction between the two, but it should rather be recognized that trust is based on both and perhaps other issues than what can rationally be determined.

In the following section, I will look further the approach to trust as institutionalized.

3.1.3A Trust as Institutionalized

This section investigates another view toward the study of trusting, namely found within sociological theories, phenomenology, ethnomethodology, and neo-institutionalism with the focus on institution and institutionalization as a way of explaining the idea of trusting that is taken-for-granted. The approach has also been widely accepted as playing a significant role, and thus has been discussed within the literature on trust. Lynne Zucker's work (1986) has been recognized as a strong grounded trust researcher within neo-institutionalist theory, although there seem to be no established neoinstitutionalist school as such within trust research (Möllering, 2006: 65).

Looking at societies and individuals, people trust each other on a daily basis without going through a justifying process of why they do so. In fact, we are vulnerable towards others when trusting, but most times expect no harm. This implies a certain routine trust or as Möllering argued a taken-for-granted approach to trust (2006:51). However, trust as taken for granted must explain how this disinterested action come to life. Simmel (1950), and Zucker (1986) suggested that the power of institutions play a major role as well as public opinion in shaping taken for granted accounts. The fact that people may be able to rely on a system of regulation, which guides individuals, shape their motivation and behaviour, affected trusting, and trusting may be placed without personal knowledge of an individual (Simmel, 1950: 319). The trustor, according to the institutionalist approach, drew on things that were given and relatively stable instead of having to make complex and redundant decisions every time about placing trust or not in a person. Trust can thus be placed due to normalizing circumstances that would make it unthinkable to act in other ways than anticipated (Zucker, 1986: 58). Similarly, decisions not to place trust were based on the same taken-for-granted accounts that it would be unwise to place trust. Möllering argued *"when trust is a matter of routine, it can still be reasonable, but the main point is that the routine is performed without questioning its underlying assumptions, without assessing*

alternative and without giving justifications every time" (2006: 52). This view implied a certain blindness or passiveness when placing trust or in deciding not to place trust. However, it also gave room for action, since routines may make action possible. It may however, be challenging for the outsider to adapt to a routine based approach if in a new context or unfamiliar context, and as Möllering argued *"it is in unstable, unfamiliar, discontinuous situations that we realize how much we normally take for granted by following routines, especially when we trust"* (2006: 53).

However, even though it is widely accepted that trust between actors may be based on institutions, it leaves many unexplained loop holes, which Möllering (2006) sought to account for via his focus on *"natural attitude"* and *"institutional isomorphism"* (p. 53). Sociological studies seemed to have put too much emphasis on systems, routines and institutions' role, and marginalizing the trustor and trustee's role in it, forgetting that actors interpret and question institutions and do not merely reproduce them passively. Put differently, actors need to trust institutions before they can become a source of trust between actors, and hence actors exercise agency, since without agency trust would be irrelevant in this case (Möllering, 2006: 54). In this way the institutional approach have been criticized for passivating the actor, whereas the rational perspective has been overemphasizing the agent in placing trust.

When looking at sociological neo-institutionalism in the form of the role institutions play in trust, there is a need to define what in fact an institution is. Ronald Jepperson (1991) defined institutions *"as socially constructed, routine-reproduced (ceteris paribus), program or rule systems. They operate as relative features of constraining environments and are accompanied by taken-for-granted accounts"* (p. 149). Neo-institutionalism was grounded to a great extend in the phenomenological world which inspired Zucker's definition of trust. According to her trust is: *"a set of expectations shared by all those involved in an exchange*

including both broad social rule and legitimately activated process" (54). Moreover, Schütz also seemed interested in a phenomenological point of departure, where the "the natural attitude" of actors in their life-worlds became a starting point for analysing social reality, rather than an obstacle for the analysis: "(...) the object we shall be studying therefore is the human being who is looking at the world from within the natural attitude. *Born into a social world, he comes upon his fellow men and takes their existence for granted without question, just as he takes for granted the existence of the natural objects he encounters*" (Schütz, 1967: 98). The natural attitude argued by Schütz and by Garfinkel, influenced actors in the assumption that other peoples' perspectives on the world were similar to their own (Garfinkel, 1963). However, Garfinkel, who is known as the father of ethnomethodology, did not imply that there seem to be a set of universal rules for social interaction, but that the specific basic rules in a specific context were usually strongly institutionalized.

Zucker, whom I mentioned earlier as a neo-institutionalist researcher, took into account that institutions were not all that mattered, and that many acts took place in contexts of low institutionalization. It is also worth noting that Zucker implicitly assumed that it was not possible to trust on the basis of an institutional setting without previously having established a personal relationship, which gave the power of institutions and agents a major role to play, if this was the case. Furthermore, it then raises the impending question ingrained in the agency/structure dilemma: that in order to base a relation on institutional trust actors arguably need to trust these institutions. Institutions then become an object of trust as well as a source (Jörg Sydow, 1998), and institutions themselves can only be effective, if they are trusted.

Building on institutionalism, Möllering argued that manifestations of trust may be explained along this line. He argued that trustor A would trust or not trust trustee B because it is natural and legitimate to do so (2006: 61). Similarly, trustee B would

honor that trust (act accordingly or trustworthily). This brings about the interesting observation that the honor of trust by A and B may mean that both become less well-off, but that the acts are so institutionalized that they could not or would not have acted differently. This raises the interesting question of who may benefit from this. A simple answer could be that trust is manifested via myths. Möllering (2006) argued that myths are strongly institutionalized and that “myths are only complied with on the surface; a legitimate façade is constructed, “decoupled” from the actual action. Further, there is a “logic of confidence and good faith” entailing that the façade is hardly challenged and that inspections and evaluations of actual action are avoided or “ceremonialized””. (p. 62) this is maintained as long as the actors involved benefitted from the ascribed institutional legitimacy. In this view, the question then is whether trust then is a matter of acting “as if” trusting? In other words it could be that a façade of trust is put up, and that actors are not genuinely trusting, but act as if they were. Reflecting upon this notion, trust has to start at some point, and perhaps starting at “as-if” trusting may align the involved parties into building trust.

3.1.3.1A Trust and Rules, Roles and Routines

Even though the neo-institutionalist school within trust research has not been strongly established, Möllering argued that trust literature often referred to “rules, roles and routines” as foundations for trusting (p. 65). This has already been discussed above, so for the sake of this thesis, I will be brief, but feel it deserves some space anyhow.

In terms of contracts Macaulay (1963) or Beale and Dugdale (1975) argued that in a sense presenting a contract is in fact an indicator of distrust, and business people prefer not to have them. Noteboom et. Al. (2005) argued that the relationship between trust and contracts depended on the context and situation of usage. Contracts could both be a complement or a substitute according to these scholars. Christel Lane (1998) in commenting on the effects of generalized rules said that

“law and other social institutions are viewed as mechanisms to coordinate expectations which make the risk of trust more bearable” (p.13). In this way social sanctions by law (formal/informal) may also enhance trust, since actors may be able to enforce sanctions, if there is a breach.

Moreover, Lane and Bachmann, (1996) emphasized the need of considering the role of the state and the institutional framework when looking at trust-based interaction. Bachmann (1998) further argued that “trust-based relationships and the generation of trust in economic relationships are highly dependent on the nature of the institutional environment in which they are embedded” (p. 299). Arguably, the issue of what governs a transaction seemed important to investigate, since this may play a significant role in reducing risk and uncertainty. This argument was supported by Lane (1997) who noted that:

“institutions are thus reconstructed as mechanisms to reduce risk and uncertainty for social actors whose first problem is not how to select profitable occasions for trust investment but, above all else, to establish shared meaning as a fundamental precondition of the possibility of social action”

(Lane and Bachmann, 1996: 370).

Similarly - or perhaps adapted into a context with a weak institutional framework such as the Ghana - trust could also be based on roles or perhaps norms. Bernard Barber (1983:9) observed that roles may serve as a way of creating expectations to role performance minimizing complexity. Clearly defined roles could make trustful interaction possible even when these interactions are isolated (Möllering, 2006: 67). Kramer et al.(1996) argued that if people in temporary systems deal with one another more as roles than as individuals then expectations should be more stable, less unpredictable, more standardized, and defined more in terms of tasks and specialties than personalities (p. 173). Roles seemed to carry the taken-for-granted accounts on which trust could be based in the argument above.

Routines also deserve mentioning, since it arguably gives the notion of trust based on institutions more value. Routines can be defined as “regularly and habitually performed programmes of action or procedures” (Möllering, 2006: 69). This conforms to the taken-for-granted perspective, and arguably produces specific expectations to rely on for the actors involved. In this way actors would take for granted that a predictable sequence and specific outcomes would take place again, which lowers their own vulnerability (Misztal, 1996). In this way the neo-institutionalist approach is arguably built on the belief that actors do not question procedure (unlike the rationalist theories). For this reason placing and honouring of trusting is also viewed as part of the routine. However, this gives very little explanation to the role of agency, which as mentioned earlier, could also question the routine in a non-passive view. Simply an actor would need to have trust in the institutions, in order to trust the situation; otherwise it arguably cannot work.

In the following section, trust viewed as process is discussed *vis-à-vis* relevant scholars within this view.

3.1.4A Trust as a Reflexive Process

In the process theories one could ask whether trust is possible when it is needed most. That is in highly uncertain and unfamiliar circumstances. This question Möllering raised in the light of a situation where actors could not rely on institutions or previous experience in placing trust. In this way trust may be viewed as a process which is learned through mutual experience, knowledge and rules that develop over time (2006:78). This implies that people may have to engage in interaction to access or develop trusting. The question is whether it is possible to cooperate without trust, and whether the outcome of such interaction then would foster trusting. Ring and Van de Ven (1992) contended that “*reliance on trust will only emerge as a consequence of repeated interactions over time if and when the parties involved uphold norms of equity*” (Möllering, 2006: 78). This implied that actors may start cooperation based on something else than trust, and develop it as

they learn by doing. Noteboom in his process view also commented on the issue by arguing *“If it is not already in place, trust has to be built up. It is as much the result of cooperation as a condition for it. All one can do is to select conditions that are conducive to the emergence of trust”* (1996:989). However, in this view, agency or actors seemed to play an active role in the formation of trust, maintenance, change of it, and actors may become creative in trusting relations to others. At the same time actors, if basing trust on no pre-knowledge, arguably enter a trust relation blindly. This surely goes against views found in the rational choice theories and also neo-institutionalism, as it has been proved that actors do cooperate or exchange when it seemed as if the preconditions for trust were not in place. Möllering referred to such a situation as blind trust (2006:80), and could be referred to as a form of survival mechanism, when actors had no other choice. Gambetta asserted that *“it can be rewarding to behave as if we trusted even in unpromising situations”* (1988: 228). In this way an opening for building trust could be created, which Hardin referred to “as-if” trust (1993). Arguably, actors engaged in such an action imitating trust may produce trust, as mentioned earlier.

The process view discussed in this section is fairly unexplored in relation to trust research. In what follows a discussion based on the 3 schools presented in this chapter will be highlighted.

3.2A Summary

In the previous sections, describing various scholars’ approach to the study of trusting, 3 different perspectives on trust were highlighted: 1) the rational choice perspective, where trust was viewed as a calculative action based on individual gains, which was strongly evidenced in economic theories such as transaction cost economics, 2) trust as routine or taken-for-granted, which is strongly supported by Neo-institutionalist approaches, and 3) trust as a reflexive process, which indicated a form of blind trust supported by process theories, where agency was given a valid amount of attention too.

All views, however, are bound to affect and play a significant role in trust research. However, as I am interested in studying in which ways trusting affect yam and cassava farmer-trader relations in Ghana, I tend to recognize all three perspectives, but also find that any of these approaches would miss out on important issues constituting trusting. In addition, my worry is supported by other empirical findings on trust, which showed that the 3 divisions of trust presented above is somehow too simple for a complex world, and research would miss important influencers in investigating what trust entails. Möllering claimed that research on trust indeed needs to be broad, with many perspectives, in order to “see the elephant called trust”. For this reason Möllering introduced yet another “fourth route” to studying trust, which he termed “the leap of faith”. His reason for introducing another element into trust research was that by explaining trust we simply run the error of explaining anything but trust. He argued that the 3 above approaches may explain mechanisms that provide a basis for trust but it would not serve in explaining how irreducible uncertainty and vulnerability are dealt with in trust. he based this idea on Simmel’s and Gidden’s notions that “*within trust there is a further element of socio-psychological quasi-religious faith*” (simmel, 1990: 179). It is more a state of mind than something that can be explained. This view was supported and applied in Malin Tillmar’s study of trusting among small business owner in small business cooperation in Tanzania. In this work, and as I mentioned in the review of literature on trust studies in Africa, Malin Tillmar framed trust as a combination of the trustor’s subjective knowledge and a leap of faith (Tillmar, 2002; Tillmar and Lindkvist, 2005). Accordingly, Tillmar found that the Tanzanian business people she observed would try to avoid big leaps of faith and, instead, they would take much smaller “steps of faith” in less risky kind of cooperation.

In the light of the discussions presented in this chapter, the following chapter would build the actual theoretical frame-work, which this thesis has been founded on. The chapter would thus describe further my positioning and view taken in the

study of trusting in a relational manner through the framework of Bourdieu's relational theory.

Chapter 3B: The Theoretical Frame of the Study

This chapter presents the theoretical frame of this study. It firstly introduces Bourdieu's theory of practice. Secondly, it discusses how relational trusting may be viewed through a Bourdieusian framework, which leads to a discussion and review of studies of a relational trust character, and how the theoretical framework and this study contribute to the literature within relational trust.

3.1B introduction

This Chapter outlines the theoretical framework, which has inspired and provided thinking tools to analyse and illuminate the research question of this thesis i.e. in which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana? As I set out to explore trusting in a relational manner, these two key-words (relational and trusting) will be discussed based on Bourdieu's theory of practice, in which his major concepts of habitus, field, and capitals are outlined. Furthermore, his theory of practice is discussed and connected to trust from the relational angle, in which I have positioned myself in this research. Subsequently, attention is given to the role of trust as relational in the sense that trusting is both in consideration and relation to individuals, their histories, and the structures and context influencing trusting, which again is influenced by practice according to Bourdieu. As mentioned earlier trust as a relational phenomenon is under researched, and the few empirical studies applying a relational approach seem to focus much on relational trust with a strong bias toward the interpersonal dimension of this. By my choice of Bourdieu as a framework to the study of trust, my intention is to go beyond viewing relational trust as equalling interpersonal, but I seek to pay attention to developing a deeper understanding of relational trust beyond the interpersonal. It is thus the aim by analysing issues based on the theoretical tools of Bourdieu's relational theory, to heighten the reflective aspects of investigating trusting issues by considering both the subjective and objective structures and agency and the relational aspects of these that seem to influence trusting practices. In this way this chapter will lead to a discussion on how to

connect trust with Bourdieu's framework, and hence operationalize it in the analysis part of this thesis.

In the following I seek to introduce Pierre Bourdieu as a person, as well as his theory of social practice. The aim is to bring about arguments that support my choice of this theoretical choice, which serves as a "valuable discussion partner" in highlighting the phenomena of trusting issues I am interested in analysing and exploring in this study. This will be followed by a theoretical discussion of trust in which researchers supposedly having claimed to take into account a relational phenomenon are included in a discussion of how relational trusting seemed to be understood by various scholars. It is important to mention that research carried out in the area is limited.

3.2B An Introduction to Bourdieu

The French Sociologist Pierre Bourdieu (1931 – 2002) was perhaps the most influential social scientist in the 20th century, and especially within social science and humanities his authorship has been cited to a great extent (Wilken, 2014: 9). Moreover, his oeuvre of concepts are broadly used in various disciplines by researchers and students in fields such as anthropology, history, and poverty research, educational research, and religion to mention but a few (Ibid.). In many ways his own background and its many contradictions was part of shaping his work. He was born into a poor peasant family in Southern France, did well in school, and was later granted scholarships all the way through his education and became part of some of the finest educational institutions in France in his capacity as researcher. These paradoxes, and assumed struggles he had partaken in, had most likely contributed to forming his theories, which attempted to align many different angles of social life that most often were (and still is) treated separately in research. His major work, "Outline of a Theory of Practice" (1972) came to life out of his research in a non-western society in Africa, Algeria, where he researched the lives of Kabyle peoples (1958; 1963; 1964). His work in Algeria continued to

influence his theory development throughout his life, and even though Bourdieu was influenced by structuralism and the works of Levi-Strauss, he never defined himself as a structuralist in the Levi-Straussian sense, but in his own words he would speak of himself as a “*constructivist structuralist*” or as a “*structuralist constructivist*” (Wilken, 2014: 26). He would argue that:

“by constructivism, I mean that there is a twofold social genesis, on the one hand of the schemes of perception, thought, and action which are constitutive of what I call habitus, and on the other hand of social structures, and particularly of what I call fields and of groups, notably those we ordinarily call social classes.” (Bourdieu, 1989: 14).

I will return to his key-concepts in the following section, but before that I wish to stress that perhaps one of Bourdieu’s most important and also most criticized efforts he made was merging the intersection of the seemingly incompatibility (at least it is treated as that in much literature) between structure vs. agency, structuralism vs. constructivism, determinism vs. freedom and macro vs. micro (Bourdieu, 1972). In Bourdieu’s theory of social practice, he aimed at overcoming these dilemmas by setting out some key concepts - field, habitus and capital - which formed social practice according to Bourdieu.

The following section is devoted to outlining his theory of social practice vis-a-vis explaining his key concepts, and his structure-agency dilemma. Following this outline, the issues of trusting as relational and how it seems to be understood in current trust research will be discussed along the Bourdieusian framework. The aim is to provide enough information, in order to position myself in the interplay of trusting and Bourdieu’s theory, and hence offer an operationalization of this apparatus for the analysis section and the thesis in general. The chapter will end by summing up the main issues.

3.3B Outlining Bourdieu's Theory of Social Practice

Bourdieu's concepts are frames for what to look for when explaining and analysing social relations in empirical analysis (Bourdieu in Wacquant 1990: 50; Wilken, 2014: 40). However, while the concepts may provide a toolbox for the study of practical life, it should be the empirical setting that determines how to apply the tools. This indeed means that the proposed theoretical frame becomes rather flexible, in order to avoid the "fixed box" in which the empirical data must adapt. Bourdieu arguably proposed a method and theory for the dialectical analysis of practical life. Such a perspective is argued to offer the potential to uncover the interplay between personal economic practice and the "external" world of class history and social practise. In order to achieve such an objective, the researcher must adopt a relational mode of thought and go beyond what Bourdieu described as the fabricated resentment of objective structures and subjective representations. Such an analysis should not be reduced to an examination of the concrete interactions between people, but should focus on the relation between individuals, their positions and the capitals valued in a field. Harker argued: "(...) *The generative structuralism which Bourdieu proposes is designed to understand both the origin of social structures and of the dispositions of the habitus of the agents who live within these structures*" (Harker et. Al, 1990: 3). In this sense, an analysis examining objective structures and subjective representations would move the analysis focus to relational aspects between individuals, their access to resources and power, and also their individual histories (dispositions) ingrained in habitus and in the field.

In order to shed further light on how objective structures and subjective representations may be approached, It is my intention to outline Bourdieu's major concepts in what follows. To support my argument for doing so, I Golsorkhi and Huault (2006) who claimed that Bourdieu's theory is flexible, but that his concepts or elements should never be considered detached from each other, and moreover, explaining one aspect of his theory would bring about the need to explain his other

elements, in order to fully grasp his points. Hence, I will give an outline of his concepts beneath beginning with the notion of Habitus, Field, and finally Capitals.

3.3.1B Habitus – the disposition of agents and the social

Habitus seems to be a much debated and slippery concept; however it is at the center of Bourdieu's field and practice theory. It is one of the most cited, misunderstood and misused and critiqued of his ideas. And although it is popular, habitus remains unclear or vaguely conceptualized in much research. In Bourdieu's approach it holds a central position, and the concept is meant to provide a way of analyzing the workings of the social world through empirical investigations (Grenfell 2009: 49).

Bourdieu developed the concept of habitus in his early studies of the Kabyle People in Algeria, as part of presenting an alternative theory for understanding economic action (Bourdieu, 2005: 2). He argued that he developed the concept as:

“part of an attempt to account for the practices of men and women who found themselves thrown into a strange and foreign cosmos imposed by colonialism, with cultural equipment and dispositions – particularly economic dispositions – acquired in a pre-capitalist world.”

(Bourdieu, 2005:2; Warde and Silva, 2010: 16).

Habitus was the building block in Bourdieu's theory of practice, as well as the major issue in his early work in Algeria, and was arguably formed to make the concept of culture more flexible according to Wilken (2014). Habitus is neither the individual nor the social, but it is the relation between the individual and the social (Wilken, 2014: 44). The crux of the matter in habitus seemed to be that individuals' understanding of reality, which affects their choices and actions, to a great extent was influenced by internalized dispositions to feel, think, and act in certain ways. In Bourdieu's habitus concept laid a certain tendency or a continuation for agents to act in consistence with the past or previous actions. A sort of disinterested or taken for granted way of continuing early practice, which did not require reflection or

was questioned. There was hence for Bourdieu a temporal aspect included in habitus. Habitus was influenced both by objective structures and individual histories, and it affected according to Bourdieu our bodily postures, and created regular mental habits (without being the same as habits), which again seemed expressed in the way individuals ate, spoke, and acted. In this way habitus could arguably be compared to the grammar of a language (Krais, 1988, 1993: 169), and included all expressive, verbal, and practical manifestations of a person. In habitus there seemed thus for Bourdieu to be dispositions ingrained, which had been formed and is forming our life-world. According to Bourdieu dispositions were:

“the mental structures through which they apprehend the social world, are essentially the product of the internalization of the structures of that world. As perceptive dispositions tend to be adjusted to position, agents, even the most disadvantaged ones, tend to perceive the world as natural and to accept it much more readily than one might imagine” (Bourdieu, 1989: 18)

As I pointed out above, within habitus there seemed to be a temporal perspective, which affected the way people acted over time, which seemed influenced partly by individuals' background and historical data. Furthermore there seemed to be a situation bound perspective, which also influenced actions and choices. Viewing habitus from this point of view, suggested that habitus seemingly was not to be viewed as a static phenomenon, but as evolving and adjusting over time, according to Bourdieu. One example related to the Ghanaian context was for instance my observations made of the ability of many Ghanaian women to stand bended over, but keeping legs stretched when washing clothes, doing dishes, or cooking in a local outdoor kitchen, where practice took place on the ground. This practice seemed also to affect how women sat on the floor with their legs stretched in front of them. However, as many urban households were moving into houses with access to western types of kitchen, the practice of kitchen work had moved to table heights, and these former practices would most likely be changing. In this sense, by observing how individuals use their bodies and how they are socialized to use

them, the researcher obtains a deeper understanding of how these individuals understand their world, and their position within it.

Bourdieu distinguished between two kinds of habitus – the early primary socialization and the secondary socialization. The primary was, he argued, acquired during childhood and usually accumulated via family. The schemata of how the individual acted and perceived the world, had thus been transferred in early childhood, and was an education (without parents consciously seeing it this way) linked to parents' social position in the social space, according to Bourdieu. The primary habitus hence related to internalizing the external by internalizing parents' ways of thinking, feeling and behaving into the child's own habitus. The secondary socialization was acquired according to Bourdieu in less "intimate" settings such as through education and occupational settings such as farming, trading, and so forth. This was what Bourdieu (1977) also called *class habitus*, which reflected the different positions people had in society and which seemingly led to different lifestyles, tastes and interests among social classes (Bourdieu, 1984; Bourdieu & Darbel, 1969). The concept of habitus seemed therefore to be multidimensional, since it incorporated the dispositions of agents, the dispositions' visibility in the physical body, and the agents' social space (Bourdieu 1979/1984 in Wilken, 2014: 46). Interestingly, in his later work, Bourdieu operated with the issues of having a "split habitus" or being in a state of "hysteresis" (Bourdieu et. Al. 1993/1999: 511; Bourdieu, 2004/2007: 100). These metaphors, he used in explaining a habitus that seemed to carry with it many contradictions, which he argued happened in societies with rapid change in objective structures such as the imposed system he experienced affected the lives of the Kabyle people in Algeria to a great extent. The Hysteresis concept thus described a conflict between the structures the agents found themselves in, and the social experiences and expectations internalized in habitus. Bourdieu referred to himself as having such a split habitus due to his poor agricultural background, and later finding himself in some of the finest universities in France, which arguably equipped him with a habitus full of contradictions, but

perhaps and paradoxically also made him such a recognized social scientist. Bourdieu argued that a split habitus/hysteresis often created individual and social imbalance. For Bourdieu, it meant that he engaged in academic discourse on a high level, but always opposed to the "rules of the game". It is interesting though to notice that he became so recognized in the field of academia, which he criticized so much.

In sum, habitus arguably is both the creator of and created by social structures, and this implies that it is both individual and collective. Every individual has an individual DNA/history, but the social/collective provides a framework of understanding for the individual, which often makes outcomes predictable, but not always (Wilken, 2014: 49). Change in agents is possible, but Bourdieu argued that change was often connected to a change in the agents' external environment (Wilken, 2014: 49).

In terms of operationalizing this, an analysis applying habitus calls for an investigation into how knowledge about the world is internalized in the agent, and how these internalized views are expressed in actions. However, in order to do so, there is the need to introduce some other key-concepts of Bourdieu into such an analysis. In what follows, I will concentrate on Bourdieu's field concept.

3.3.2B The Social Fields in Society and Agents

Everyday life of agents contains a myriad of interactions, and before one can comprehend such interactions, one needs to first understand the specific conditions and the context in which the interactions are produced (Accardo, 2006). For this reason, Bourdieu argued, interactions have to be seen and considered within a specific social space and in relation to fields (Bourdieu, 1966), in which practice unfolds (Chudzikowski & Mayrhofer, 2011). For this reason, the term of social fields seemed for Bourdieu to be related to the macro, and seemed key in understanding Bourdieu's other concepts (Golsorkhi & Huault, 2006). The field

provided a “space of possible” according to McNay (2001). On the other hand, it arguably must also then define a “space of constraints”.

It was in the 70’s Bourdieu introduced the concept of field into his analysis of practice. Bourdieu here found inspiration in Durkheim and Weber (Weber, 1971), and argued that modernization had made societies differentiate on a larger scale, hence there was a need to analyse domains of society, and the specific fields’ “system of relations”. Fields hence, for Bourdieu, consisted of smaller entities of society with their own logic. Bourdieu spoke of fields such as the academic field, the religious field, the cultural field, and so forth, which each had their own logic of practice. A field, according to Bourdieu, was not to be viewed or misunderstood as a context or locality, but was defined by certain characteristics, which made it go beyond a specific context, and was thus defined by its particular system of relations. In fact a number of metaphors have been applied, in order to enhance an understanding of the field concept. One such metaphor was comparing a field with a football game, where various players had different positions, and had a sense of where the ball was going, which made players act and react in ways anticipating the future. Each player was interdependent with the other players, and could either play the game as an elite player in an elite game, or as an elite player in an ordinary game. Bourdieu also referred to a rugby game to make this point (Bourdieu, 1983). The field concept indeed changed throughout Bourdieu’s authorship, and so there were and still is an ongoing debate as to what in fact Bourdieu’s field concept in fact referred to. Bourdieu defined fields as:

“a relatively autonomous domain of activity that responds to rules of functioning and institutions that are specific to it and which define the relations among the agents. Each field has its specific rules”. (Bourdieu, 2000; Bourdieu 1984/1993: 72; Wilken, 2014: 52).

The field concept seemed thus to represent more of the structural part of Bourdieu’s theory, where rules seemed to be both formalized externally, and internalized by agents, who formed practices (truths) that somehow created

prediction “of where the ball would fall” and how agents might deem it logical to behave and act. Naturally, rules found in different fields are not standardized, but specific to a certain field. In order to clarify the logics of the game found in a field, it requires undertaking an empirical analysis to illuminate it (Hildebrandt, 1999; Iellatchitch et al. 2003). As a matter of fact, a field can arguably not be pre-defined or pre-drawn, as it requires a relational empirical analysis to attempt a drawing of the field. Fields are characterized by struggles in which agents, groups or institutions find it worth fighting (Bourdieu, 1984/93: 72). The conflicts between agents are usually concerned with positions in the field, and relates to maximizing various forms of capital acknowledged within the field. Thus, individual strategies that suggest that agents value the “rules of the game” are necessary to practice for agents (Iellatchitch et al., 2003). A field analysis should hence always identify “the struggle”, and clarify the involved agents’ roles and relations. For this reason, there is almost always a historical dimension represented in positioning a field. Thus, fields are dynamic, created, developed and changeable. An analysis should hence seek to take this into account by including a temporal perspective with emphasis on history and conditions for development as well as how and who drew the borders for the field over time (Wilken, 2014: 53).

In this thesis, the field is drawn via a qualitative approach, in which the point of departure is a micro-level perspective which relationally explores how trusting issues affect yam and cassava farmers and traders in Ghana. In my thesis I aim at identifying the various agents’ roles, their backgrounds, their histories, so both the structures and the historical dimensions are illuminated in the present. In this way my aim is to apply a temporal perspective to the analysis, and the field is thus not drawn the same way as to how Bourdieu would have carried out such an analysis, in which he would apply a mixed method to “discover” the field. However, I do attempt to give a tentative drawing of the yam and cassava field in chapter 5, which serves in analysing the following chapters and in staying reflective and

thinking relationally in exploring the logics of the game, which arguably influences trusting practices among yam and cassava farmers and traders in Ghana.

The field metaphor was furthermore for Bourdieu also seemingly a break with economic logic, in which it was assumed that all struggles in society seemed to be driven by the same logic and the same goals. He argued that it was only in the economic field that finance was a measurement of success, whereas in for instance the artistic field it was often the opposite. Hence, it became vital to identify in every field the logic that drove the struggles, in order to understand how knowledge was produced (Wilken, 2014: 53). Often there seemed to be consistence between habitus and a field. Bourdieu used the concept of “doxa” to describe this relation (Bourdieu, 1972). Doxa referred for Bourdieu to taken-for-granted accounts in specific fields and to issues which seemed by actors in the field as not being up for discussion or pronounced. It referred for Bourdieu to an absolute truth, which formed the foundation for social order in a field, and worked as both internalized and externalized accounts. Wilken argued that doxa was all that agents agreed on (2014: 56). In an analysis using the thinking tools from Bourdieu, it hence becomes important to focus on what is said, but importantly also on what is **not** said. Thus it becomes important to clarify in the analysis 1) who says and acts in what way in relation to the position in the field, 2) what is taken for granted in the field, 3) as well as identification of the truths/agreements that makes disagreements meaningful. By the approach applied in this thesis, I enhanced such a relational approach by drawing relational maps, mapping out actors, their positions in the game, and I also connected back to the field logic I had tentatively drawn (chapter 5) and re-visited the field in chapter 9.

To sum up on the above, it was argued that fields are places, where power is relational, and where practices of agents are not random. The relationship between habitus and field has been characterized by Frederiksen (2014) as a circle or as a dialectical relationship between objective structures and subjective

dispositions, where objective structures are reproduced (Bourdieu, 1977 in Frederiksen, 2014). In this way habitus seem both to be a result of practices as well as modes of practices, and reproduce the rules of the game in the field. Power struggles in a field analysis is about power relations more than struggles for a field, since relations of power influence what the rules of the game are (Wilken, 2014: 55). Here power is also seen as relational, since a powerful agent is not only powerful in his position, but only powerful, if his position as powerful is recognized by other agents and the field. This aspect should also be illuminated via identifying another important concept of Bourdieu's practice theory: the forms of capital in a field, and the struggles over it, which may clarify the values found in a field, and the logics of it. In the following, I will look closer into the various forms of capital Bourdieu referred to, in order to clarify how they will be used as thinking tools in this thesis.

3.3.3B Bourdieu's Forms of Capital

In the section above on fields, it became apparent that Bourdieu operated with the field concept as a domain where specific rules applied (Bourdieu 1972). For this reason agents needed, according to Bourdieu, to posit and mobilize specific forms of what he termed capitals. These specific forms of capital needed to be accumulated according to those valued in the field, in order to enter it, and move on social fields, and gain influence and power (Bourdieu & Wacquant, 1992). The various forms of capitals can be exchanged from one to another (like money), and even though Bourdieu viewed them as distinct they were arguably rather closely linked. The crux of the matter was in his view that if you know agents' habitus, and know what capitals they are in possession of, as well as the fields they are moving in, then you can arguably understand and explain why agents act as they do and the underlying reasons for acting in this specific way (Wilken, 2014: 58). There is thus always an issue of power at play in Bourdieu's theory of social practice and in relation to capital forms, which I wish to touch upon in the following.

3.3.4B Capitals and Symbolic Power

In his capital accounts Bourdieu was inspired by two scholars: Karl Marx, and Max Weber. While some claimed that Bourdieu was in fact a Marxist (Ferry and Renaut [1985] 1990; Frank 1980; Rasmussen 1981), others would argue against this claim (Brubaker 1985; DiMaggio 1979; Wacquant 1993). However, Bourdieu never missed a chance to critique Marx, and claimed that he reduced everything to be determined by economic capital. For this exact reason, Bourdieu and Marx did differ in the way they used the capital concepts. In a Marxist sense cultural and symbolic capitals were only extensions of economic capital, so that everything could eventually be reduced to that of economic capital. Bourdieu found inspiration in Marx's economic capital concept, which was to be understood in pure economic terms, in order to expand his capital concepts into other forms – symbolic, social and cultural, but he was not of the view that economic capital was a universally valued form of capital, which all people necessarily valued or had the same kind of relation to. In order to distinguish himself from the Marxist influence and the labelling of being a Marxist, Bourdieu referred to Max Weber as a way of broadening economic analysis to areas that were generally abandoned by economics (Desan, 2013: 318; Bourdieu, [1984] 1993:12).

Bourdieu's concept of capital was thus both inspired by Weber's distinction between power and status and Karl Marx's access to power by means of production. Bourdieu combined these in his various forms of capital outlining, which I will present closer in the following section. Power in a Bourdieusian sense was symbolic, and he defined it as: *"symbolic power is a power of constructing reality"*, it is *"invisible power which can be exercised only with the complicity of those who do not want to know that they are subject to it or even that they themselves exercise it"* (Desan, 2013: 118; Bourdieu 1994; 164). Symbolic power was for Bourdieu a subordinate power that was transformed symbolically and legitimated via other forms of power. For Bourdieu it seemed to work as a transformation of other kinds of capital - economic, cultural or social - invested into

symbolic ones. Moreover, Bourdieu described these kinds of capitals as resources of power. Thus power was for him something that could be possessed and as such, symbolic power could be accumulated or lost: *“agents possess power in proportion to their symbolic capital, i.e. in proportion to the recognition they receive from a group”* (ibid. 164).

The concept of capital was for Bourdieu to be understood in relation to the field and habitus, and together these formed the foundation of his theory of social practice (Wilken, 2014). Bourdieu argued that

“Capital, which, in its objectified or embodied forms, takes time to accumulate and which, as a potential capacity to produce profits and to reproduce itself in identical or expanded form, contains a tendency to persist in its being, is a force inscribed in the objectivity of things so that everything is not equally possible or impossible” (Bourdieu, 1986: 1).

For Bourdieu, capital referred to “the set of actually usable resources and powers” (1986: 114). Capital was, as mentioned above, accumulated over time, and seemed most valued when scarce (Bourdieu, 1986).

In the following, I will present an outline of his ideas of capitals (cultural, social, economic, and symbolic capital – (Bourdieu, 1986). Hopefully this should also provide a deeper understanding of Bourdieu’s concept of power. Importantly, I will not pay equal attention to all capitals and concepts of Bourdieu in the analysis part of this thesis, as some appear more apparent than others. For this reason, I pay most attention to economic and social capital in the following.

3.5.3.2B Economic Capital

Economic capital for Bourdieu was related to material wealth or values that were easy to transfer into money and institutionalized in land, property, revenues and deeds (Bourdieu, 1986). In capitalist societies it is this form of capital that is the most powerful, and seemingly the one that is easier to transform into other types of capitals (Postone, LiPuma, & Calhoun, 1993). For instance buying a book or a

painting is exchanging the economic capital into objectivized cultural capital. However, economic capital cannot always easily be changed into other types of capital forms, and although Bourdieu recognized economic capital as one form of capital that was necessary in comprehending the social world, he did not pay specific attention to economic capital as he argued that its absence did not necessarily hinder the possession of all other forms of capital. Moreover, he argued that economic capital was insufficient in itself to understand how advantages in individuals' life opportunities were produced and reproduced. In this sense, Bourdieu was throughout his career very critical toward economic theory and the reduction of all other logics to be minimized to "the mercantile field. In "Forms of Capital" (1986), he argued:

"Economic theory has allowed to be foisted upon it a definition of the economy of practices which is the historical invention of capitalism; and by reducing the universe of exchanges to mercantile exchange, which is objectively and subjectively oriented toward the maximization of profit, i.e., (economically) self-interested, it has implicitly defined the other forms of exchange as noneconomic, and therefore disinterested." (Bourdieu, 1986: 241).

In this sense, Bourdieu seemed to argue that mercantile relationships takes for granted the issues it claims to analyse, and seems to deny other types contributing to an exchange that goes beyond that of economic capital. He further argued:

"As everyone knows, priceless things have their price, and the extreme difficulty of converting certain practices and certain objects into money is only due to the fact that this conversion is refused in the very intention that produces them, which is nothing other than the denial (Verneinung) of the economy" (Bourdieu, 2002: 281)

Bourdieu argued that capitals – depending on the field it operates – can appear in 3 variations: as economic capital, which is easily exchanged into money and may be institutionalized in the forms of property rights, discussed in this section. Moreover, it can also appear as cultural capital, which may be under specific conditions converted into economic capital and may be institutionalized in the

forms of educational qualifications. Besides, it may be converted into social capital, made up of social obligations (connections), which again may be converted, under certain conditions, into economic capital and may be institutionalized in the forms of a title of nobility, according to Bourdieu (1986).

In what follows, I will discuss Bourdieu's notion of social capital, as I find this to be a visible part of this study, and thus I want to utilize it into a thinking tool to be applied in the analysis section of this thesis.

3.5.3.4B Social capital

Bourdieu defined social capital *"as a person's social characteristics – including social skills, charisma, and the size of his Rolodex – which enable him to reap market and non-market returns from interactions with others"* (Bourdieu, 1986: 51). Bourdieu's work on social capital has been applied to some extent within social capital literature (despite him only writing about 6 pages on it). However, Bourdieu's notion of social capital differed in its conceptualization to that of other renowned scholars of social capital theory. Putnam and Coleman, although they had different views, they seemed to render social capital beneficial for networks and groups. Bourdieu, on the other hand was much more critical, as he tended to view social capital as consisting of two components: social relationships and resources which inhere in the relationships and relational (Bourdieu, 1986; Portes, 1998). Through the concept of social capital, Bourdieu explained social reproduction as it concerned the unequal power among status groups, whereas Coleman's conceptualization of social capital did not articulate the role of unequal access to resources among status groups or structural constraints (e.g., poverty) that may obstruct the building of social networks (Dika & Singh, 2002; Stanton-Salazar, 1997, 2001). Coleman and Putnam's conceptualization also seemed to include trust as part of social capital, whereas this was not necessarily a given in Bourdieu's conceptualization of it. In general, Frederiksen argued that trust research has never connected well with Bourdieu's theory (Frederiksen, 2014).

However, in this PhD I aim at exploring trusting issues through the lenses of a Bourdieusian inspired tool box to illuminate trusting issues among yam and cassava farmers and traders in Ghana.

Some scholars such as Portes (1998) seemed to argue that social capital itself should be distinguished from resources that are acquired through social capital (Portes, 1998). Coleman (1988) seemed not clearly to distinguish the tools that shaped social capital such as obligations and social norms from the consequences of social capital, which could be the obtained information one may get via social capital. Portes argued that such a conceptualization may lead to circular reasoning. However, this distinction proposed by Portes, and somehow in line with Bourdieu's critical outlook on social capital, may not be easy because a social network tends to entail such issues as how and why it was formed.

However, in a Bourdieusian sense, the distinction between capitals, which drive the power struggles, needs to be identified in an empirical analysis (Wilken, 2014). In what follows, I will touch upon educational capital followed by a presentation of the symbolic capital concept of Bourdieu, as this for Bourdieu was the most powerful of them all.

3.5.3.5B Cultural Capital

Cultural capital is distinct from economic capital, and refers to having knowledge of certain values and goods. There are 3 forms of cultural capital: the embodied form, which is part of habitus, and represents one's intellectual qualifications or human capital, one's culture or the labour intensive process of assimilation (Bourdieu, 1983; Bourdieu, 1986 citing Becker, 1964; Bourdieu & Passeron, 1985), which then becomes impossible to buy for money, since it is incorporated in the habitus. Secondly, there is the objectivized form, which one can buy – such as books, paintings, music, and instruments, as the example above illustrated. Thirdly, there is the institutionalized form (e.g. educational qualifications), which is represented via e.g. diplomas and certificates that are evaluated and sanctioned by an

institution, as well as compared to other institutions (Bourdieu, 1986). Cultural capital is developed via socialization, and becomes dispositions in habitus (Wilken, 2014: 59). Moreover, family and education plays a major role in transferring cultural capital, and cultural capital is perhaps the primary cause for status and power within a social field.

3.5.3.6B Symbolic Capital

The additional value agents accumulate by having influence and being honoured and recognized is what Bourdieu referred to as symbolic capital. It was a return on investment related to the other forms of capital in disguise according to Bourdieu (Bourdieu, 1980/1990: 123). In the recognition of symbolic capital, the system carried with it a certain assumption that this specific capital was useful due to the rules of the specific field. As such symbolic capital cannot be understood without understanding the field. Symbolic capital is both an internal and external acknowledgment that is determined both by the system and the agents in the field (Doherty & Dickmann, 2009). One example could be that of charity donations given by a specific agent in the form of time and money. In such an example economic capital is converted into symbolic capital, which can be of benefit for the philanthropist in other situations.

In sum agents or individuals have various combinations and degrees of capital, and they have different possibilities of accumulating and converting capitals.

By analysing the degree of various capitals within a field, it is possible to position various agents in the field and understand their possibilities and limitations in acting. However, capitals are to be used as frames in an analysis, and will be applied differently in empirical analysis. In what follows, I will summarize the relation between Bourdieu's main concepts.

3.3.5B Summary of Habitus, Fields and Capital

The three main notions, habitus, field and capital, are the cornerstones in Bourdieu's theory of practice (1972). The interchanges of these notions are what lead to practice. Practice in the Bourdieusian sense was also his major contribution to social relations theory. He defined himself as earlier mentioned as a "structuralist constructivist" as well as a "constructivist structuralist" (Bourdieu, 1989) and hence reconciled the structure and agency conundrum and the micro and macro. Structure he saw as the macro (fields), whereas agency was the micro, which was reconciled through the habitus that consisted of both objective/subjective structures. The rules of the social game were assured via the collective belief generated by individual habitus, which was also what was meant by *illusio*, and the belief of the agent that this game was worth fighting for. The individual habitus related to position on the field is what Bourdieu called *doxa*. This depended again on the amount of capital available to agents (Bourdieu 1980/1990:66-68). In the illustration no. 3 beneath, Bourdieu's framework for analysing social practice has been depicted by Walter (2014).

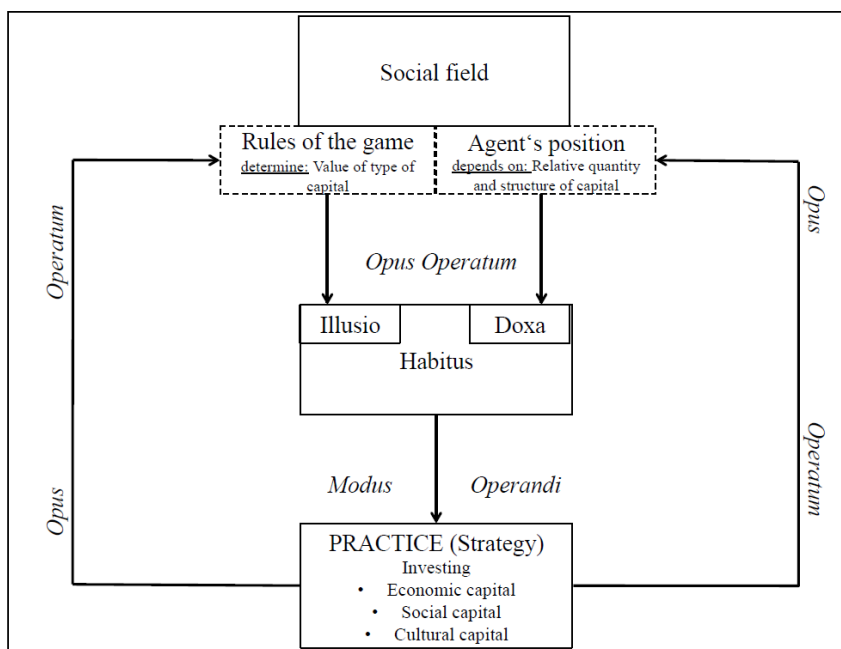


Figure 3: Overview of Bourdieu's framework for analysing social practice: Walter, 2014

In order to operationalize the above in an empirical analysis, Wilken argued that one needs to identify the specific rules of the game/the logics in which the agents partake. To do so, one needs to identify the fields' legitimate capitals, the agents' capital amount, and how "good" agents are at playing the game. In this way, Wilken argued, the focus would emphasize both the objective and subjective angles in the field, and at the same time a temporal dimension was embedded, where care was taken to include the historical dimension of the current rules of the game. The overview in figure 3, would then empirically look differently for the field analysed depending on the rules of the game, valued capitals, and so forth.

The strategy applied by agents may come across as rational, but here it is important to distinguish on rationality in the narrow sense and in the Bourdieusian sense. Agents, according to Bourdieu, would always try to get the most out of their actions, but it may not necessarily seem rationally sound in the light of an

outsider's/researcher's assessment of pros and cons or in relation to economic logic. But strategy for Bourdieu was relational to habitus, field and capital (Bourdieu, 1980/90: 15-16), and it meant that agents' strategies needed to be seen in the light of the way they understood the world, which was incorporated and given by their habitus, and their position in the field, as well as to the capitals they possessed and struggled over.

In the following, I will discuss some of the critical points raised in relation to Bourdieu and his theory of practice. Subsequently, I attempt to illuminate the dimensions of trust, which I already have positioned myself within (trust as relational), and furthermore, I seek to connect trust to Bourdieu's social relations theory, and discuss how trust may be operationalized within the application of this theory, and thus in the forthcoming analysis chapters of this thesis.

3.3.6 Critique of Bourdieu's Theory of social Practice

Bourdieu has many opponents both to his theoretical orientation as well as outliving his theories on his empirical data. One such critique is pointed out by Mohr (2013) who argued that Bourdieu failed as an empirical sociologist to take into account the duality between culture and practise, and to operationalize this himself, since he seemed to use a linear type of approach in his analysis. This seemed to Mohr to be extremely exemplified, since it seemed to leave out other cultural logics and orientations. He simply overdid the emphasis on cultural capital according to Mohr (Mohr, 2013: 9).

Harker et. Al (1990) further claimed that there seemed to be a need when dealing with such an eclectic method as Bourdieu's to develop new conceptual tools that could shed further light on the subjective-objective matter (p. 196). Another claim made by Harker et. Al was that Bourdieu considered everyone to be an agent whether "*they liked it or not*" (1990: 203). However, there was according to Harker always the double structuration to consider: that agents and social structures limit options and are not independent entities.

Furthermore, Grenfell in Warde and Silva (2010) pointed out that there seem to be a “range of identifiable strategies” related to the critic of Bourdieu and his theory, which seemed to be used by scholars working with Bourdieu. One such strategy was to accuse Bourdieu falsely based on sporadic and shallow readings of Bourdieu’s work. For instance, the critic here blamed Bourdieu’s approach as being deterministic and overly structural, leaving little room for agent actions. The critique seemed to reach the conclusion that there was no room for change in Bourdieu’s theories. Arguably, however, a deeper reading of Bourdieu would suggest that his theory of practice is all about change (Grenfell, 2010: 17)

Another seemingly misunderstood de-route to critiquing Bourdieu is to give what Bourdieu has written a certain interpretation, in order to tease out issues to show that Bourdieu seemed to silence many issue, and then using this as a stepping stone to provide a seemingly new or better understanding to the readings of Bourdieu. The problem here seemed to be that the critic overlooked anything that did not fit into the interpretative framework. Thus, researchers falling victim to what they initially accused Bourdieu of doing: silencing issues.

Another critique to that of Bourdieu was in using a form of reductionism in applying his concepts. Here, conceptual terms such as “habitus”, “field” and “reflexivity” were reduced to “agency”, “context” and “self-awareness”. As these terms were common in the social sciences, the argument claimed that there was nothing special in Bourdieu’s approach. Thus, interplay between these concepts, which is at the centre of a Bourdieusian approach, seemed to be underplayed or misunderstood, and the methodological potential undermined (Warde and Silva, 2010).

Furthermore, Bourdieu’s approach and concepts such as field and habitus had also been “thrown” on ethnographic data where some of them seemed to stick. This strategy was used to give apparent depth and theoretical rigour to the analysis, but

did not use the components of a proper field analysis. In such a case, Bourdieu was hardly needed at all “except to give the data a theoretical gloss” (Warde and Silva, 2010: 18).

As a last point in this section providing some, not all, critical points to Bourdieu’s theory that has been raised over time, is the practice provided in his book “Distinction”, which seem to summarize this critique. In this book he presented the formula of habitus, capital, field = practice (Bourdieu, 1984: 101). This formula raised much controversy and heated debates within academia as part of making meaning out of it, and scholars have presented their own take on this formula, and much controversy and misinterpretation has characterized the readings of Bourdieu (Crossley, 2001). Arguably, Bourdieu never really had an objective of making his theories “easy accessible”, and it was not until Wacquant suggested to write them down that Bourdieu theorized his practice theory. As argued by Warde, there is plenty of room for misunderstanding of the readings of Bourdieu.

In what follows, I will return to the theoretical discussion of trust as a relational phenomenon, in order to combine the framework presented above with viewing trusting as relational.

3.4B Viewing Trusting through a Bourdieusian Framework

As emphasized earlier in this thesis, trust research has become a rather well recognized research area within the last 2 decades, and trust scholars have developed quite a broad range of conceptual tools to apply within cognitive, behavioural and emotional research aspects. However, trust as a relational phenomenon existing only in relation to other issues has not been given much attention in research (Frederiksen, 2014: 167; Jagd, 2010; Möllering, 2006). There seem hence to be a need for studies of both empirical and conceptual character that look into how trusting develops and is maintained in a relational manner, which is the aim in this thesis to explore.

Applying a relational approach in research has the benefit of moving the centre away from the individual in the assessment of trusting issues. The starting point becomes the relational instead of the individual, which include individuals as one aspect, but also the “objectifying” surroundings that shape and is shaped by this relational interplay, according to Bourdieu. Even though studies on trust as relational are sparse, there are however important exceptions in the literature (See for instance Frederiksen, 2014; Brown, 2009; Brownlie & Howson, 2005; Weber & Carter, 2003 Lewis&Weigert 1985; Zucker, 1986. Zucker (1986). Frederiksen (2014) could be mentioned as such a pioneer in attempting to develop a relational conceptualization and approach to the study of trusting, to *“better handle and analyse trusting as on-going process rather than end-product”* (Frederiksen, 2014: 168). In his research, he particularly explored Bourdieu’s concept of habitus in viewing trusting as a situated social practice. Interestingly, Frederiksen argued that by studying trusting as a process by the assistance of a Bourdieusian framework, focus of such an analysis became the relational process rather than the subjective intentions of the individual and the institutional conditions of trust. Thus trust accordingly would be conceptualized in the relations as a continuous process where agents, the context, and the relational determined trust and outcomes. It is important to mention, though, that Frederiksen seemed to apply Bourdieu’s concepts with a particular and limited focus to that of the habitus concept. It seemed Frederiksen did not explicitly give much consideration to capitals or fields in his research. The question thus remains whether it is possible to in fact study trusting as relational, if one narrows the relational in a Bourdieusian perspective to be the study of the interpersonal or to be conflated with relationship? According to scholars such as Wilken that have applied Bourdieu empirically, one cannot look into one aspect in a field analysis without taking the interplay of agents, habitus and capital into account (Wilken, 2014, Grenfell, 2009), and hence in the study of trusting issues it seems that this can best be understood in its relation to the field and other actors in the field. Relational in this sense is thus an ontological attempt

and a foundation, and it supposes that nothing can be understood without the relation to the field.

Seen in the light of the above discussion, the aim of this thesis is to introduce Bourdieu into this thesis as a framework, to shed light on trusting as a relational process by “thinking relationally” in analysing agents, their habitus, the relation to the field of practice as well as the capitals valued in the field. In this way I attempt to take a point of departure in the relational to come up with plausible arguments of exploring the research question of this thesis i.e. in which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana? In exploring trusting issues, it is interesting and important to note that Bourdieu never himself dealt with trusting issues. I have only come across one or two passages where he referred to trusting as reducing risks (see for instance *“an economy of practice”*, 2005). However, according to Warde, trusting issues might in a Bourdieusian sense be viewed as a bi-product of social relations and practice. This argument he made based on the idea that Bourdieu viewed all acts to be strategies based on the *“possibles”* actors had available (meeting with Allan Warde, Aalborg, October 2015). According to Frederiksen trusting in a Bourdieusian sense must both be part of a disposition in habitus, but also created by the relations affecting trusting practices – the objective structures. Furthermore, Misztal argued that habits seem to equal habitus, and include trusting as taken for granted. Whereas, Løgstrup argued that trusting is not a taken for granted account, but only considered an issue once it has been violated, which causes suspicion and distance.

To recap the essence of analysing trusting issues via a Bourdieusian framework, tools are provided to aim at an analysis where the point of departure is neither the individual nor the collective, but the relational as an ongoing process, and as more than between people. This indicates that trusting practices would be ever changing, and one can paradoxically only study trusting in a specific point in time, which of course brings in some conundrums related to researching trusting.

3.5B Research with a Relational Trust Dimension

Even though Simmel only dedicated 10 pages to the issues of trust (Möllering, 2001), his work has become very influential within viewing trust as more than subjective assessment: that is taking account of the relational aspects. Authors such as Giddens and Luhmann developed and adopted many of Simmel's trust notions (Misztal, 1998: 49). Especially his notion of "man's faith in man" was interesting, and supported the argument that trust goes beyond subjective assessment (Frederiksen, 2014: 168), but was also influenced by impersonal trust. For Simmel exchange was the key-word, and every social interaction he viewed as an exchange (Misztal, 1998: 50; Simmel, 1971: 51), and exchange included reciprocity, and the most important ingredient - trust. Simmel argued *"Without the general trust that people have in each other, society would disintegrate, for very few relationships are based entirely upon what is known with certainty about another person, and very few relationships would endure if trust were not as strong as, or stronger than, rational proof or personal observation"* (Simmel, 1978: 178-9). To return to Simmel's notion of man's faith in man, Möllering (2001, 2006) in his overview of trust schools, developed further on this notion – trust beyond knowledge – which he termed making "a leap of faith" (Möllering, 2006). As mentioned in chapter 3A, Frederiksen acknowledged Möllering's account of this *"suspension of the unknown based in the life-world of the subject"* (Frederiksen, 2014: 168; 2011:55), but was inspired by another relational approach by Simmel, which suggested that the process itself in which social relations seem to be in flux carried an element of trust that was invisible to the observer who was not part of the relational encounter, but merely observed it. In other words the parties involved in the trusting interaction, may have good reasons or strategies to why they trust, but this was blind to the observer, who could not "feel" or explain it, because he was not part of the trusting relation. This issue I also mentioned in the introduction part of this thesis. In other words the actors seemingly may not take a

leap of faith as stated by Möllering and Simmel. They may have good reasons in placing trust that was blind to the observer.

In order to study trusting issues, the researcher needs to investigate what in fact trusting involves. Denise Rousseau et. Al. (1998) offered a widely supported definition of trust as *“a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another”* (p. 395). Hence, trusting seemed to be affiliated with expectations of the trustor toward the trustee. Trusting thus is future oriented, and hence seem to involve uncertainty. Accordingly, it seems to involve a trustor becoming vulnerable towards the trustee, who could abuse the trust placed in him/her. In this sense trusting involves interaction, and it requires a person placing trust – a trustor - and a person whom trust is placed upon – a trustee involved, in order to speak of trusting (Möllering, 2006: 7). These actors are therefore interdependent, since the way the trustor acts also plays a role on how the trustee receives the placed trust. The trustor can consequently not be a passive “victim” of a trust injection, but arguably reacts to the trustee’s person and/or the social relations they partake in, and vice versa (Möllering, 2006: 8). The following definition of trusting by Roger Mayer et al. (2005) should therefore be understood as a very optimistic expectation that no harm would be done and vulnerability would not be an issue: *“the willingness of a party to be vulnerable to the action of another party based on an expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party”* (2005: 712).

However, even though trusting may take place between individuals and/or groups, relational trust scholars have also emphasized the importance of paying attention to the context in which the trustor and trustee interact, and how and what seem to influence their agency is important (see Meyer and Jepperson, 2000). Influencers on agency, may for instance happen “through networks of social relationships” (see

Granovetter, 1985; Burt, 1993) and/or “through institutionalized rules” (Berger and Luckmann, 1966; Giddens, 1984, Powell and DiMaggio, 1991). Trust is thus argued never to be a topic isolated from the surroundings, and as argued by Möllering: *“there is usually always a context and a history, and there are also other actors that matter”* (Möllering, 2006: 9). Put differently without actors, expectations, vulnerability, uncertainty, agency and social embeddedness, the problem of trusting would not appear, and if this was so, to research or to debate trust would make no sense and be rather pointless. In this current study, the insecure environment actors find themselves in with high risk makes it important to explore how trusting issues affect yam and cassava farmers and traders in Ghana, in order to find out how these practice business and survive.

As pointed out in the chapter 3B, it has been almost a given to separate the reasons to trust from the act itself of trusting (Frederiksen, 2014), and in order to study this phenomena, various schools within trust have approached the grounds for trust(ing) in different ways and including various forms of information. To recap, one approach took its point of departure in a rational calculation of weighing pros and cons in placing trust (or risks vs. gains) (Coleman, 1990; Cook, Hardin, & Levi, 2005; Hardin, 2006). Another approach viewed trusting as related to the extent to which it can be supported by a strong institutional framework, where trust would seem more risky in situations with weak institutional support (Bachmann & Inkpen, 2011; Barber, 1983; Luhmann, 1979; Sztompka, 1999). Yet another approach viewed trusting issues as related to familiarity of context and experience in interacting in similar (familiar) situations (Brown, 2009; Garfinkel, 1963; Luhmann, 1979; Möllering, 2006). Lastly, trusting was also related to a cognitive justification, where agents are feeling self-confident and competent in the situation (Barbalet, 2009; Schoorman, Mayer, & Davis, 2007).

All these approaches to studying trusting issues may shed reasonable light on some of the issues involved in the process. However, none of the schools above explicitly

considered the relational aspects, as part of the trusting process (see also Frederiksen, 2014, 2011). Nevertheless, some agreement among scholars has been reached that trusting indeed seems to be a relational phenomenon, which involves interaction (Frederiksen, 2014; Garfinkel, 1963; Lewis & Weigert, 2012; Luhmann, 1979; Möllering, 2006).

Seemingly, according to scholars favouring more the social relations angle in the study of trusting issues (applied by Frederiksen and Möllering, among others) trusting may be viewed as twofold in that one needs good reasons to trust, but also the social relationships affect and establishes trusting practises. Accordingly, trusting seemingly is here viewed as more than an individual phenomenon and perception. It is also developed by the social relationships we are part of, and partake in. However, these approaches, although carrying with them valuable points, seem to ignore how trusting may be shaped in relation to the field concept of Bourdieu explained in the earlier section of this chapter. Thus, there seemingly is a need to clarify further the interconnection of trust as relational - not only between people - but in relation to the Bourdieusian notion of a field, which remains vague or ignored in much research on trust.

The analysis in this thesis will have its focus on the intersection between the process of trusting, the field and the agent's role in these practises. Thus the aim would be to carry out a relational analysis by applying some of Bourdieu's concepts as thinking tools to enhance reflexivity in illuminating trusting issues. However, before doing so, I wish to present a review of literature in the area of trust as relational, even though the study of trust as a relational phenomenon has not been widely studied, and seems to take on a relationship approach more than a relational approach, and thus seemed to ignore the relation to the field altogether, and that it may shed new light on trusting issues.

3.5.1B Trust Relationships or Relations

The issue of contexts and relationships within trust research have been dealt with moderately by researchers, but viewing trust as relational beyond the interpersonal seem to be ignored or taken for granted in much trust research claiming to take a relational approach to studying trust. It thus seems that “relational” in this aspect implies “relationships”. I will look further into trust research that has a relationship dimension in the following, in order to highlight the argumentation for applying a relational framework such as Bourdieu that differs from “conventional” relational trust research.

Some contributions have been made both within theoretical and empirical founded research, which needs to be mentioned when discussing trust as part of relations. One area of contribution, which is supported by scholars such as Frederiksen (2011; 2013; 2014) and Weber and Carter (2003), has dealt with trust building as a temporal process, where the relationship itself becomes carrier of trust, in which the individual cannot pull him/herself out without consequence beyond the individuals. For instance, a trade relation in the Ghanaian context could have been formed by relatives or parents, in which the current trade take place, which suggests that pulling out of such relations, would not be an individual decision. According to these above mentioned scholars there seem to be a strong indication for trust evolving in relationships over time, and being maintained by these very relationships (Lewicki & Bunker, 1996; Möllering, 2014). Another area within relational trust research pays attention to how the context interplays and affects trusting practices. In this view it is acknowledged that trusting may draw on relationships (Möllering, 2006; and Brownlie and Howson, 2005), due to the fact that trust never develops in isolation, but in interaction and is built, maintained (and perhaps violated and repaired) by the groups and networks the agents are part off. Specific knowledge, values and taken-for-granted forms part of the network, and are also part of determining trust practices. In this way the above argument seems to imply that trust is assumed in networks, and relates to part of

social capital literature such as Putnam and Coleman's conceptualization of it. Coleman argued on social capital that:

"it is not a single entity, but a variety of different entities having two characteristics in common: they all consist of some aspect of social structure and they facilitate certain actions of individuals who are within the structure" (Coleman, 1988).

In this way Coleman argued that relationships and trusting is a relational phenomenon affecting the whole network, and not just the individual and vice versa. Hence, decision to break a "non-productive" relation may have serious consequences for the individual part of a network. However, Coleman did not seem to move beyond viewing trust as relationship either, and seemed not to provide an illumination to why agents act according to a strategy that seemed to the outsider as illogical (for instance not breaking a non-productive relationship). In a Bourdieusian sense, this may be explained by looking beyond the relationship itself - by partaking in the field and its logic. As mentioned earlier, Guido Möllering worked further in connection to the above argument by introducing another dimension to studying trust, which he termed "the leap of faith". He argued that approaches within trust research may explain mechanisms that provide a basis for trust but they seem not to explain how irreducible uncertainty and vulnerability are dealt with in trust. He based this idea on Simmel and Giddens notions that *"within trust there is a further element of socio-psychological quasi-religious faith"* (simmel, 1990: 179), which I mentioned earlier in this chapter. Arguably, it was more a state of mind than something that could be explained – a state between the situation and the individual in the situation's life-world (Möllering, 2006; Frederiksen, 2014, Tillmar, 2001). Another related view also held that trust is part of social relationships, but when interpreted it may be something else. If people are defined by the relationships they share, then trust may arguably be a process of becoming (Möllering 2013, Frederiksen, 2014). In this sense and view trusting may also be part of forming identities of who we are, and how we may be dispositioned to trust

a lot or a little in our propensity to trust (Frederiksen, 2014; Wright & Ehnert, 2010). Arguably, this may be a rather isolated way of viewing trusting as it seemed that the relation also here is diminished between the individuals in a relationship. Løgstrup (1997) somehow departed from trust theories of subjective character influenced by Schütz and Husserl, and his departure started with the situation rather than the subject (Frederiksen, 2013). Løgstrup did not link trust to taken for granted accounts, as viewing trust as something we just do - but rather trust was something you earn, it was based on process, and hence affected relationships. Earning trust suggested an ethical dimension attached, which Løgstrup referred to as being ethically dispositioned.

Trust scholars seem generally to have agreed that trusting involves risk, which implies that when trusting we become vulnerable to others, and in this sense there is a need to identify risk reducers and rely on the fact that the one granted our trust will not abuse this. This seems to bring in another interesting point in trusting issues and in relationships, which deals with how we seem to experience trust and how we seem to experience broken trust. As Frederiksen (2014) and Luhman (1979) argued (and as mentioned in the methodology chapter), it seems we never lack good reasons for trusting, but if the trusting process is broken we in retrospect look at the trust to never having been justified in the first place. This argument also seem to support the claim made by Wright and Ehnert (2010) that trust is a social construction, which can also affect when and how people let go of trust, if it's broken. Once trust has been constructed as justified, it can be painful to let go of this "idea" (Frederiksen, 2014, Weber and Carter, 2003, Wright and Ehnert, 2010, Sloyan, 2009, Adobor, 2005). However, in a Bourdieusian perspective trust must be more than a social construction, if the individual is to be defined in relation to the field and other actors, it must also be defined in the objective structures which shape agents and which are also shaped by agents.

A recent perspective, which has emerged within trust studies inspired to some extent by Bourdieu, is seemingly to study as a process that includes issues of temporality into studying processes of trusting in various empirical settings (Frederiksen, 2014, Möllering, 2013, Jagd, 2010). Frederiksen argued that in taking temporality into account, we need to consider the instant and the continuous in terms of temporality in our analysis (2014). Within this view, it is argued that *“trusting is a process involving the on-going relations between two or more people, rather than a state of mind which obtains once and for all”* (Frederiksen, 2014: 170). Furthermore, Barbalet (1996) also advocated the need to take temporality into account in trust research. His claim was that temporality seemed to be understudied in sociological research, despite being key in understanding issues of trust and loyalty. He claimed that *“the rationality of trust cannot be fully assessed apart from the context of “social time” parameters that constrain the interactions”* (cf. Lewis and Weigert 1981). The issue of temporality is also an aspect Bourdieu claimed as important in any empirical study, but this should again be seen in relation to the field, and not only in relationships. Temporality would naturally become part of an analysis applying Bourdieu’s tools, and temporality thus is included in the analysis chapters of this thesis, when going through where trust may begin to how it is maintained, violated and repaired, which embeds the temporal perspective into such an approach.

Based on the above discussion, I now seek to discuss and connect the above issues on trusting to why this seems relevant to study in the Ghanaian context. Taking Simmel’s words into account that *“without the general trust people have in each other, society itself would disintegrate”* (Möllering, 2006), his view here was based on the fact that society was getting more and more depersonalized, and hence the need to study trusting processes became ever more important. His argument was further that due to depersonalization of society, we seem to be losing the unity of individuality in a great mix of specialized social relations. Simmel (1971) argued that the social is both an internal and external process of becoming: we are both

the cause and the product. These relations and interactions may be studied in commerce and trade, which is what the intention in this thesis, is: to explore how trusting practices affect yam and cassava farmer-trader relations in Ghana.

Frederiksen argued that the increasing numbers of relations that people are involved in affect trust in that it becomes ever more differentiated in the sense of what trust relates to, what it is constituted of, and how it sustains cooperation and expectation (Frederiksen, 2014). In order to apply an analysis taking a relational approach of studying trusting into consideration, I have presented the key concepts of Pierre Bourdieu and his theory of social practice. Arguably, trust research has not really connected with Bourdieu's work, partly by Frederiksen (2014), Misztal (1998), and Knorr (forthcoming: 2016). Misztal seemed to refer to trust as *habitus*. Frederiksen, inspired by Simmel's work, offered a conceptualization of Bourdieu and issues of interpersonal trust, and approached trusting as a disposition in *habitus*, but not the same as *habitus*. However, he seemed to ignore the whole field concept in Bourdieu's theory, which made his argument, related to trust as both inclined in *habitus* and part of social practice interesting, but somehow reduced. Contrary to Putnam and Coleman, Bourdieu did not include trust and reciprocity in the social exchange between individuals. He was hence much more critical in his social capital approach, and pointed out that a person can make use of a network without the relation having to be based on reciprocation (or trust). Henceforth, I will elaborate further on the links between Bourdieu and trust issues.

3.6B Summary

As my aim is to apply Bourdieu as a framework within the study of exploring trusting practices in the context of yam and cassava farmer-trader relations in Ghana, I wish henceforth to shed light on some important connections between trust and Bourdieu, in order to operationalize it in the analysis part. The argument for applying a Bourdieusian framework in the analysis part of this thesis with focus being on the relational aspects in trusting, arguably may provide an opportunity to

connect some links and concepts that seemingly are not well connected in trust research (Frederiksen, 2014).

However, one conundrum in applying Bourdieu in trust research I find is his own lack of studying trusting. Bourdieu only sparingly referred to “trust” in his work. He spoke of reciprocity in a broad sense, or as Frederiksen argued as “aligning” as processes that may lead to various developments (2014). Nevertheless, trust in a Bourdieusian sense had been described by Virtunen as *“trust can be understood as a universalized value (virtue) posited as the basis of voluntary, disinterested action and exchange (or interaction)”*. Arguably inclined or part of Habitus (Siisiäinen, 2003). Even though Bourdieu never explicitly connected trust to his work; Frederiksen argued that a contribution to trust research by applying Bourdieu’s relational theory may be:

“in the reconfiguration of what is known about trust and the explication of the interdependent character of different aspects of trust. Treating trust as a relational phenomenon, the co-constituted character of trust becomes apparent. Trusting is an ephemeral characteristic of a process which merges past and present, conceiving and being, action and becoming, and alignment and aligning” (2014: 184).

By this approach trust is seemingly both created by and creates agents and their encounters with one another (the social relations), and is also drawn from social structure and institutions. As a consequence the enigma of agency and structure is dismissed, since agency/structure are seen as part of the same phenomenon, but including different temporal practices, rather than treated as separate issues. According to Frederiksen, this approach to the study of trusting would provide tools to look at trust from a different angle, and perhaps find new layers of trust, which goes beyond our immediate preconception of what trust is. Arguably, one would also only find indications to what trusting entails in the moment, since trusting is in constant flux, and changing depending on agency, structure, fields, power, and temporality.

After having outlined the theoretical frame of this study, the following chapter will provide the research methodology applied in this study. An analysis strategy will be provided at the end of the chapter outline bridging to the subsequent analysis chapters.

Chapter 4 Research Methodology

This chapter describes and discusses the processes and the actual situation of collecting data for this thesis. It highlights issues and paradoxes in relation to the data collection, and describes issues such as the sampling size, the study areas. Furthermore, it links the research methodology to the philosophical foundation, theoretical framework, and to the following analysis chapters.

4.1 Introduction

A research strategy defines the general plan of how the researcher goes about getting from A to B to C. Put differently, it is how the researcher goes about answering the research question(s), and what kind of road-map that has been used in collecting the empirical data to illuminate the research questions (Saunders et al., 2007:135; Yin, 2009: 26).

As outlined in chapter 2, the ethnographic approach has been applied in collecting data for this study. For the purpose of this study I conducted 54 semi-structured interviews during two data-collection trips, and applied a multiple case-study approach. Regarding case-studies Flyvbjerg argued that:

“social science has not succeeded in producing general, context-independent theory and has thus in the final instance nothing else to offer than concrete, context-dependent knowledge. And the case study is especially well suited to produce this knowledge” (2006: 6).

As part of the research process in this thesis, three (3) cases were identified in 3 regions in Ghana: The Ashanti, Brong-Ahafo, and Northern regions. These regions are known for producing and processing yam and cassava the most (Aidoo et. al. 2014). The selected design for this research – the multiple-case study approach – arguably allows the researcher to uncover the dynamics present within a single setting (Eisenhardt, 1989; Yin, 2009). Yin proposed to follow a case-based design built on five components, which are especially important, however not always present. These were:

(1) the study's questions, (2) research propositions, (3) the unit(s) of analysis, (4) the logic linking the data to the propositions, and (5) the criteria for interpreting the findings.

While question 4 and 5 deal with how to analyse the collected data, which I outline in the analysis strategy at the end of this chapter, the first 3 components deal with what kind of data are to be collected (Yin, 2009: 27). This chapter is dedicated to giving an account of what kind of data were collected for the purpose of this study. Furthermore, as part of this, I will discuss the limitations, and critiques pointed out to the case study approach.

4.2 The Research Process

The research question of this thesis was set out to be: In which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana? In order to explore this issue, a theoretical frame has been outlined in chapter 3B based on Bourdieu and trusting viewed as relational. As part of the hermeneutical approach to this study, no theoretical choice had been selected prior to this study, but rather the study took its point of departure in a literature review of somehow similar studies of trusting practices in Africa and Ghana, which paved the way to understanding, reshaping and sharpening the research questions in a continuous flow, as new angles appeared. Arguably I have been particular about keeping an open mind in the data-collection process, but also acknowledge the influence of preconceived assumptions affecting the data collection, research, and outcomes of this study. In a sense I had already identified trusting as playing a role, but not necessarily how it played a role, in trading among yam and cassava networks in Ghana. However, my awareness of my biasedness arguably had made me challenge my pre-assumption throughout the thesis. Moreover, as argued by Alvesson, there is no research without having a theoretical angle attached, but being aware of this may sharpen the research (2012).

The following sections will outline the data collection, and how it was carried out.

4.2.1 Background of the Study

The data collection for this study took place over a period from March 2013 to June 2014 (approximately 14 months), and could be further dated back to the inauguration of a Pilot Danida project in November 2012, where I began the overall research within roots and tubers in Ghana with a team of researchers from Ghana and Denmark. Initially, the plan was that the identified areas of research within the overall Danida project would also serve as a platform for my data-collection in connection with this thesis. However, delays and coordination challenges meant that this was not possible. However, some of the study areas have correlated (for instance Krobo Village in the Ashanti region, Yendi in the Northern Region, and Techiman and Fiaso in the Brong-Ahafo region. Nevertheless, it had some advantages to be part of a larger project with research colleagues from both Danish institutions and the Kwame University of Science and Technology (KNUST) in that I was able to build a local network that could help me in identifying areas for collecting data, which helped me in planning the data collection, and in employing qualified interpreters to assist me in the field. Mainly, I was assisted in the planning of the data collection by my co-supervisor and project manager for the Danida project – an agro-researcher from Kwame Nkrumah University of Science and Technology (KNUST), who had the local knowledge and network, in order to gain access to the study areas.

In order to shed light on the research process and the two data collection trips, the following section will provide an in depth account of these processes. I wish here to stress that even though the account beneath is linear; the research process itself was rather a “messy” and ongoing reflexive process of confusion, bewilderment, but also aha-moments as new angles appeared in the data. However, I acknowledged this as part of the research process, and part of studying complex social phenomena in a relational manner, which could at times give me comfort

during this process. All documentation, such as transcriptions, field diaries are available upon request.

4.2.1 The Explorative Field Trip

In March 2013 I went on a study-trip to Ghana, in order to explore, interview and familiarize myself with the research area, and to explore the issues and challenges related to yam and cassava trade in general. The purpose was furthermore, to pave the way for the major data collection trip and to narrow focus based on issues observed and studied among actors in yam and cassava trade. Interviews were carried out with farmers, processors, middlemen, and market traders in Greater Accra Region (Kokomba Yam Market), Ashanti region (Krobo village), and Northern regions (Damongo village, and Yendi village). I decided not to narrow my focus to a specific link in the trade, as I wished to explore which focus and in which part of the supply-chain I should focus further on for the major data collection trip. Villages were selected based on local knowledge from traders in Accra of where the Yam and Cassava came from, as well as via my network at the Agribusiness department at Kwame Nkrumah University of Science and Technology (KNUST). Semi structured questions were designed, and observations were made by keeping a field diary (observing), and taking pictures, as well as experiencing issues by being there. For instance, by interviewing traders at the market in Kokomba, I felt the unbearable heat these traders were exposed to daily, the chaos and noise that were part of their everyday routines. Emphasis was put on informal talks, narratives, and listening, and observing. Interviews were carried out in English, and a local person translated in cases where the interviewed did not speak English. In order to grasp and also be actively listening during the interviews, I brought a recorder. All interviews were subsequently transcribed and themed in nodes in Nvivo. During this first trip, nine (9) interviews were conducted. Each interview took between 30 minutes and 4 hours. A token of appreciation was given to the selected interview participants, and I was at times also reciprocated with some yam and cassava as some participants wished to express their appreciation (field diary, 2014). As part

of the “research team” I had with me my family, who joined me on some village and market trips. This research approach proved valuable in terms of how I was welcomed as a researcher in the local communities. Seemingly we were perceived more as visitors than researchers, as my children quickly went off playing and interacting with village children in the communities, while I spoke and interviewed village members. I noticed a difference of how we were received as a family contrary to some observations I had made when I had been on field trips with the Danida research group (field diary, 2014). Here some villagers and traders had expressed research fatigue, and annoyance by our team “wasting their time”, and them seeing no immediate benefit of the research made in their area. On the other hand issues of front staging (Goffman, 1959) could be observed in my PhD exploratory trip as villagers tended to see me as a representative from Europe, and also had their own agendas they wanted to put forward during the interviews. For instance, I noticed that all participants in the villages asked whether it would be possible to get some NGO to come aiding them. Similarly, Lyon also noticed in his study in Ghana among tomato farmers that people in the rural area tend to have an “*uncritical respect for white people*” (Lyon, 2000: 39), which probably could have its roots in colonial discourse. However, as mentioned above, the fact that I brought my family along brought another dimension into the picture, which seemed to enhance an environment of trust between me and the participants, and also opened doors for the major data collection trip, which I will describe further in the following sections.

Overall, the exploratory trip aided me in enhancing my network, it narrowed my focus to that of studying farmers and traders and their relations. This decision was based on my observations and interviews, as well as the ongoing literature review, which helped me in teasing out that this seemed as an important link to study, in order to gain knowledge of existing practices and how farmers and traders in fact related, do business, and which ways issues of trusting affect their relations. I also decided to design the study as a multiple case study.

In the following, section I will argue further for my choice of applying a multiple case-study approach in this study, before describing the major data-collection trip.

4.3 The Multiple Case-study Design

A case-study is defined by Robson as a *“strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real-life context, using multiple sources of evidence”* (Robson, 2002: 178). Robert Yin argued that a case-study *“allows an investigation to retain the holistic and meaningful characteristics of real-life events”* (Yin, 1989: 14). In other words, a case-study may provide additional knowledge and information about a certain topic under study, and may shed extra light on complex social phenomena. It is furthermore useful when the researcher has little control over events, and when social issues are under investigation (Yin, 2009: 6 & 13).

As this study, draws on a hermeneutical approach, and a Bourdieusian relational framework in seeking to illuminate in which ways issues of trusting practices affect yam and cassava farmer-trader relations, I saw the choice of a multiple case-study approach to be appropriate for this study. Yin suggested 3 criteria for choosing a particular research strategy, which depends on *“type of research question posed, the extent of control an investigator has over actual behavioural events, and the degree of focus on contemporary as opposed to historical events”* (Yin, 2009:8). This research focuses mainly on relational aspects of trusting practices in yam and cassava trade. There is therefore great emphasis on understanding practices and taken for granted accounts. I agree with Yin in that such exploratory encounters demand specific emphasis on contemporary issues that may be illuminated best by the use of the case-study approach (Yin, 2009). However, in this study the inclusion of temporal perspectives; also include historical accounts, which may be enhanced stronger in this thesis than what is proposed by Yin. The case study approach used in this research may aid in illuminating the relational aspects of trust and social relations taking place in the field. Another argument for the application of a case-

study approach was made by Amoako (2014), who observed that *“Case studies are very useful since the existing knowledge base is poor and there is little or no conceptual framework or hypothesis on the use of trust in developing countries”* (Amoako, 2014: 97; Perry, 1998; Yin, 1994; 2009). In addition the use of a case-study approach facilitates theory construction based on understanding, explaining and interpreting the relational role of trust in social relations among farmers and traders in Ghana.

4.3.1 Critique of the Case-Study Approach

There is an ongoing debate regarding the use of single or multiple case-studies, and critiques point out that neither the single nor the multiple case-studies are able to make generalizations. However my choice of applying a multiple-case study was both to illuminate a range of similarities and possible variations, and thereby add greater confidence to the findings of the study (Miles and Huberman, 1994; Yin, 1994: 45). The question of generalization seems to divide scholars. However, my intention was never to seek to generalize by the use of the multiple case-study approach. Nevertheless, the lack of generalization has been viewed by some scholars as a weakness to the approach. Arguably, this would be “path dependant” related to the ontological and epistemological stance one has taken, and by a hermeneutical approach followed in this study, the case-study approach may enhance the building blocks of such a design based on such an approach. Furthermore, generalizations in research are always debatable. In line with this argument Alvesson posed whether one would ever be able to generalize findings beyond statistical probability (Alvesson, 2014: 21). However, as with any approach and research design, I do acknowledge that there are also several weaknesses associated with case studies. Yin (2009) cautions that case studies may lack rigor and this may result from the researcher not following systematic procedures and also allowing biased views to determine the direction of the findings and conclusions. There are also limitations due to lack of basis for scientific generalisation; case studies can only be generalized to theoretical propositions

because they are only concerned with single experiments. Case studies are further criticised for taking too long, and resulting in massive, messy and unreadable documents. What is more, case study research has also been criticized for being subjective, as the researchers would be expected to be closely involved and part of the research study, as well as with the participants under study (Bryman and Bell, 2007).

As a researcher applying the case study approach as an informed choice, I do embrace that the data and my interpretations of it are subjectively determined. Nevertheless, this awareness has also prompted my awareness of these issues, and thus I was particular about letting participants talk, asking open questions, and reflecting over issues from various angles, in order to reduce the problem of bias during the different stages of the study.

In the section beneath, the main data collection trip will be described acknowledging the issues described above in my further discussions.

4.4 The main data collection trip

As data from the exploratory trip was evaluated, I decided to narrow my focus to the study of farmers and traders within yam and cassava trade. My reason for this was twofold. Firstly, I realized that it seemed as if the farmers were paid a much lower amount for their produce than that of the traders. Second, these actors make up a huge and important bulk in the chains of yam and cassava trade, and I got curious to know what the nature of their links were built on, and in what ways trusting practices was part of the ways of doing business. However, it also became evident to me that the study of farmer- trader relations involved a set of complex “bridges” that made it difficult to define the roles of a farmer and a trader. The farmer may also be the processor and a middleman, and the same goes for the trader. It also became apparent that most farmers intercrop yam and cassava with vegetables (Attribution graphs: appendix B). Furthermore, it became clear that an

ethnographic approach with semi-structured interviews, and participant-observations were data methods to apply, and a suitable way of gathering data during the main data-collection trip.

Beneath I describe, who were selected for interviews, and the reasons for the choices made.

4.4.1 Who were interviewed

On the main data collection trip 45 semi-structured interviews were conducted with yam and cassava traders, yam and cassava farmers and various decision makers. These were subsequently transcribed and coded in Nvivo, and available to the assessment committee upon request, as earlier mentioned. Furthermore, notes were taken, and were kept in a field diary. Out of this sampling size, the interviews could be divided into: 12 yam traders, 6 cassava traders, 9 yam farmers and 8 cassava farmers, which were interviewed. In addition four (4) focus group interviews were conducted: 1 in Yendi (with 20 key-decision makers and yam farmers), 1 in Techiman with yam farmers, 1 in Mampong with the Roots and Tubers Marketing Improvement Programme (RTIMP) staff, and 1 in Mole with 6 - 14 key cassava farmers. Moreover, five (5) interviews were conducted with other decision makers: The RTIMP office in Techiman (note-taking form), the yam association and chair in Techiman (note-taking form), the cassava-queen in Techiman (note-taking form), 1 agric officer in Mampong (recorded), and finally 1 court officer in Mampong (recorded). Seventeen (17) out of the 18 traders interviewed were all women, and all 17 farmers interviewed were men (See graphs in appendix B). The duration of the interviews took between 40 minutes to 2 hours. All interviews (except 3) were recorded, and all except 3 agreed on the interview being recorded. Also a field diary was kept, and every evening I made sure to update the day's events. Interviews were carried out in the local languages (Twi, Dagbani, Akan, Gonja) of the traders and farmers, which meant that I had 4 interpreters attached to the study, who could translate between the participants

and I. this meant at times that the interpreter would be the only one who had access to the interpretations from both the participants and researcher's side. This was viewed as both a challenge, but also an opportunity, which I will discuss further under the section dealing with the role of the interpreter later in this chapter.

4.4.2 Sampling Size Determination

The interviews and participant observations, took place in the informants' natural settings. Traders were mostly interviewed at the market (except in Mole, where they were in their home and in Yendi where we visited a trader, who was recovering from malaria in her home). Farmers were interviewed in the farmer villages early morning or late afternoon, in order not to interrupt their farming activities too much by them spending time on granting me interviews. Villages were selected based on local knowledge from traders and farmers of where yam and cassava was produced, which had been revealed during the exploratory study-trip in March 2013. Case-study areas were further selected based on the knowledge from a researcher from the Agribusiness department at Kwame Nkrumah University of Science and Technology. Furthermore, an investigating of where yam and cassava was produced and marketed the most was reviewed, and regions thus selected based on this knowledge. Since I needed to both interview and observe and participate on both the farmer and trader side, I found it natural also to interview traders at the markets, where they sold yam or cassava. Most often informants were identified through a snowball technique, where I was introduced to participants via a 3rd person. This was sometimes my interpreters, who also acted as key-informants and who usually knew the areas, or by going through the local decision makers. These local decision makers could be the yam or cassava office at the association or the chief and chairman of the farmers' associations in the villages. The entry points to the markets were usually made through the yam or cassava queen, whom we asked for when arriving, and through the chairman or interpreter in the villages. This obviously meant that I as a researcher often could not determine or choose myself which farmers or traders to

interview, but had to rely on the ones identified via a 3rd person, whom were often selected based on friendship, or on volunteering to participate.

4.4.3 Preparing the Interviews

Preparing the interviews for the main data collection trip was an ongoing process, and took form before, during and after the first exploratory trip. As mentioned earlier, the purpose with the exploratory trip was to 1) examine and talk to various stake holders in yam and cassava trade, in order to narrow my focus, 2) identify issues related to trusting, 3) prepare and narrow my research questions and sub-questions, which has been an ongoing process through the whole study, and 4) tailor and prepare as much as possible for designing an interview guide for the major data collection trip. I used a semi-structured interview technique, which was natural as part of the ethnographic approach leaned on in this thesis. Kvale and Brinkmann defined a semi-structured interview as an *“interview with the purpose of obtaining descriptions of the life world of the interviewee in order to interpret the meaning of the described phenomena”* (2009: 3).

The interview guides (see appendix A) were then prepared based on a number of open questions, in order to leave room for the informants to reflect, and avoid biased questions as much as possible in our conversations, and in the answers provided. Nine themes were covered in the interview guides with questions attached to each theme. One challenge of structuring a research guide for the field, I found, was the issue of going from “the academic field” with its discourses and conventions to the “practical field”, where the interview guides served as a “middle station” between theory and practice. In preparing the interview questions, I also made sure that the questions of “why” and “what” were addressed before proceeding to that of the “how”. The rationale behind this was to elicit spontaneous description from the participants rather than to get their own, more or less speculative explanations of why something took place (Kvale and Brinkman, 2009: 133). Three (3) different interview guides were prepared, which took into

account whether it was a farmer, a trader or a decision-maker that was interviewed. This could sometimes be a challenge, since both farmers and traders could also function as decision makers. In those cases, I made use of the interview guide designed for decision makers, but had in mind also whether it was a trader or a farmer I was interacting with. As trusting and social relations were somehow sensitive topics to discuss, and since I was also interested in experiencing what constituted trusting practises, I did not design any specific question asking directly into trusting issues in the interview guide, before the last question. In fact I was quite aware of letting the participants themselves bring in the topic of trusting issues, in order to limit my own biasedness toward my aim of exploring these issues. In this way I tried to stay open to other explanations and other observations to how participants did business and related, and in a sense trusting practices became clearer by exploring the grounds for trusting. My biasedness and my awareness of this arguably affected and strengthened the validity of my interview results. Questions asked to address the topic under investigation were for instance: “are there any advantages or disadvantages in farming/trading?” and “do you trade with the same people?” By asking such open questions, this allowed the participant to reflect and bring forward issues that characterized his/her trading relations. It also allowed the participant to bring in issues other than the direct issue of trusting. I will return to issues regarding the interview situation in the following section.

4.4.4 The Interview Situations and the Research Experience

As part of the criteria for undertaking research in Ghana I brought along a letter of proof, in case any authorities would want to question my presence. Furthermore, a written consent form was prepared and brought along for participants to see (and sign), if they wished to do so. The consent form covered all the points I needed to clear with the participants, and so was useful for the interpreter to see as well prior to the interviews. Participants were only interviewed after making sure they fully understood the consent instructions, and after permission had been granted to use

a tape recorder. Furthermore, participants were told they could terminate the interview at any given point, and that they would stay anonymous in the thesis. No one terminated the interviews, but sometimes participants asked if we could “speed up” and finalize as they had other chores. Interviews could also be interrupted due to partners, children, or colleagues needing attention. The participants were further informed that they were free to ignore any questions they did not feel comfortable in answering. None of the informants were offered any remuneration before partaking in the interview. However, a token of appreciation in the form of a bar of soap was given in some cases following an interview.

4.4.5 The Researcher, Participants and their roles and paradoxes

Much social science research has taken a detached scientific approach and claimed a degree of objectivity in order to legitimise the research to the “scientific community”. However, this ignores the role that the researcher plays in the outcome of the research and the data collected. Giddens (1984) referred to the concept of “double hermeneutics”, where the actors interpret the social world around them and this may include the researcher and the research process. Drinkwater (1992) criticised scientists who studied human agency but fail to apply the concept reflexively to the researcher:

"If one lauds the ability of the participant to make a difference to his or her own world, then it is inconsistent not to acknowledge the equally active nature of the researcher in shaping the field work encounter and hence the role the researcher plays in the selection and interpretation of field material" (Drinkwater, 1992: 367).

In the data collected for this thesis, it was noted in the transcription report that *"The interviewer allows for questions after the interview and also sometimes engages farmers in discussions after the interview. This encourages problems to be brought up and sometimes solutions if possible are given at the spot. This is also commendable and should be encouraged."* (Transcription report, April 2014).

Bourdieu has also spoke of the role of the researcher, and argued that researchers observing are *“condemned to see all practice as spectacle”*(Bourdieu, 1977: 1). Moreover, he touched upon the issue of being an outsider in research in that the researcher is supposedly looking at a game in a field, and analysing possible explanations to why people acted the way they do. Bourdieu stated that *“it is the analogy which occurs to an outsider who has to find his way around in a foreign landscape and who compensates for his lack of practical mastery, the prerogative of the native, by the use of a model of all possible routes”* (Bourdieu, 1977:2). He further argued:

“Hence it is not sufficient for anthropology to break with native experience and the native representation of that experience: it has to make a second break and question the presuppositions inherent in the position of an outside observer, who, in his preoccupation with interpreting practices, is inclined to introduce into the object the principles of his relation to the object” (1977:2).

Various roles, biases and interplays between the interpreter, the researcher and the participants are all important variables to consider in interpreting the data subsequently and laying the foundations for an in-depth analysis. These paradoxes will be touched further upon in the following.

4.4.6 Role of the Interpreter

One aspect that may be both a constraint and strength is the need to use interpreters in cases where the researcher and participants do not speak the same language. The role of the interpreter is hence very important and powerful, since he/she may be the only one understanding all the parties involved (Galal & Galal, 1999: 131). The interpreter may either prompt the informant to talk or he/she may constrain the interview situation. The skills of the interviewer such as social skills, open mindedness and so forth in the interview situation, may not “translate” easily into the interpreter. Issues and pre-determined opinions and stereotypes regarding the participants may affect the level of openness and comfort experienced by participants, and thus affects the outcome of the data collection. In this way the

researcher could easily become handicapped over the situation, and has limited power over the interview situation, as he/she cannot determine whether the questions and answers were coherently delivered (Galal and Galal, 1999: 131).

These issues were similarly experienced during the data collection in which 4 different interpreters were employed for the purpose. Nevertheless, I had the opportunity to double check some of the interpretations while having help in transcribing the data in which my research assistant understood the languages spoken and could check for the nature of the translation.

Involving interpreters, apart from being necessary, may on a more positive note also be convenient. In some cases the interpreters could also help in clarifying and give new angles in seeking to understand issues raised during the data collection. Furthermore, interpreters could also determine whether some questions were not appropriate to ask, and in this way be encouraging participants to open up and feeling comfortable. For instance, my interpreter in Northern region seemed to be knowing when and where to ask and prompt issues that at first made the participant feeling uncomfortable. In such a situation the interpreter would say “we will return to the issue, he needs time” or “let me ask a follow up question”. In this way an interpreter may either encourage or discourage an atmosphere in which participants feel comfortable or less comfortable in talking about issues under investigation. On a positive note, which was documented via the transcription report was the fact that *“some interpreters (especially the female translator) have the ability to get more information from the interviewees relating to the question that has been asked. Such attributes are commendable and should be encouraged.”* (transcription report, April 2014). I will return to the role of the transcriber in section 4.4.1.7.

4.4.7 Paradoxes in research

Srikant Sarangi, who studied how, discourses and communication influenced the researcher, proposed that there are several paradoxes in research, which should be

considered. He argued that the use of a tape recorder or audio file “contaminates the data” (Sarangi, 2001: 22). He further pointed out that “we can only get authentic data when we are not observing the interaction” (Sarangi, 2001: 22). Arguably, the presence of both researcher and interpreter already tampers the authenticity of the data and research. Sarangi has coined this “the observer’s paradox” (Sarangi, 2001: 22). Validity in research is thus a problematic issue, as I have argued throughout this thesis.

Bourdieu also touched on several paradoxes in research, and argued that the researchers who are out to find patterns always are constructions with the aim of finding patterns. Bourdieu was critical to the anthropological approach, and researchers such as Geertz (1988: 73), who talked of “I-Witnessing” or Barthe’s “diary syndrome”. Bourdieu argued that in these examples the researcher is the centre of the discovery, and he doubted whether this in fact was purely a reflexive approach. Instead, he argued that researchers need to be self-aware theoretically and question taken for granted accounts and findings. One needs to have in focus the logic of practice (Bourdieu 2003: 282; Wilken, 2014: 16).

4.4.8 Role of Transcribers

Another discussion on qualitative interviewing is whether interviews should be transcribed or not. It is highly recommended to do so by many scholars within qualitative methods (Jovchelovitch & Bauer, 2000: 69). Depending on the research topic and whether the research is a language project, etc. the degree of thoroughness of the transcription varies accordingly. In the case of this research, all interviews were transcribed by the researcher, and with the help of a research assistant from Ghana. The fact that I had a transcriber, who knew most of the languages used by my participants in this study, meant that I also had the opportunity to have a 2nd opinion in regards to the interpreters’ translation and understanding of the communication. In the transcription report, it was noted that “some of the interviews conducted in the Akan language saw the translators

(especially the male translator) adding their (his) own opinions to that of the interviewee." (Transcription report, April 2014). This issue would obviously challenge the understanding and ways the interviews have further been analysed. However I acknowledge that authenticity in research is always debatable as argued by Sarangi (2001), and that the role of the interpreters in this study has influenced the outcomes of the study. Apart from interpreters, there were also other challenges in relation to the data-collection and the subsequent transcriptions. As most interviews were carried out in the participants' natural setting, some of the interviews were conducted with a noisy background. Moreover, interviews that had more than two people talking at the same time were quite a problem in the subsequent transcription and interpretation of the interviews. It was also noted that some interpreters used long sentences and examples which sometimes distorted the real content of the interview.

4.4.9 Confidentiality

As mentioned earlier, issues of anonymity were addressed, and have been observed through the whole process. Even though all informants' names and phone numbers have been recorded, it has not been used in any part of this thesis. Any names appearing are pseudonyms, and not the real names. Also pictures of participants have been blindfolded, in order to protect the participants' part of this study. All confidential and personal data is secured with a pass-word.

4.4.10 Compensation

No informants were offered any financial compensation during the course of interviewing. However, 2 bars of soap were given to each participant after the interview sessions in some cases. However, in many instances I gave them my business card with my phone number, and also received their details, in order to promote a sense of mutual interest between the participants and me. Although, I cannot argue that this served as compensation for their time and participation in the study, I am of the view that it had a symbolic value, which enhanced an

atmosphere of mutuality during the interviews. Additionally, participants arguably do stand to benefit from the findings, and some of the participants have been invited to partake further in stake-holder workshop, as a direct consequence of this study (Danida report, 2015).

This chapter presented the research design of this study, and brought a number of issues into focus, although the discussions regarding validity and research can go on forever. However, before proceeding to the analysis chapter of this thesis, the following section presents the analysis strategy. The purpose of the analysis strategy is to combine issues discussed and included in this study and to explain how these served as tools to illuminate the research questions and sub-questions in this thesis i.e. in which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana? In this way the analysis strategy sets out to bridge the previous chapters with the forthcoming analysis chapters.

4.5 Analysis Strategy

By applying a Bourdieusian inspired conceptual framework in the thesis, I wish to illuminate how farmers and traders relate and practice yam and cassava trade. By doing so, I investigate what is at stake and what they deem important in these relations. Furthermore, identifying the *illusio* in the field may aid in explaining what investment strategies farmers and traders may apply which may partly be defined by their position and capitals available to them (within the structure). Furthermore, the thinking tools of Bourdieu and the analysis itself should aid in unpacking trusting issues among farmers and traders, as I wish to explore in what ways issues of trusting impact farmer-trader relations. In other words, whether trusting may be considered as part of the struggle or as something at stake in yam and cassava trade, and in accordance what makes up trusting practices in this context. The word “trusting” is intentionally used instead of the more static verb “trust”, in order to highlight trusting as an ongoing and active process leading to various interactions and strategies. By “unpacking trusting” via Bourdieu’s chosen

concepts, it should be possible to clarify how struggles over valued forms of capital influence relations and trusting practices between farmers and traders, and which capitals are invested into trusting relations. I thus seek to explain and illuminate issues of trusting through the Bourdieusian framework and through viewing trusting as an on-going process. In using Bourdieu, I hence seek to apply his concepts as a form of theoretical “lingua franca” in assisting the researcher in translating from one social or cultural context to another. Thus considering how individuals understand trusting in the relations and how it develops or changes over time, and thus I seek to avoid a predefined and perhaps biased understanding of trusting. Another reason why I consider Bourdieu as the most suitable framework is because he simultaneously considers both the micro and the macro, and the individuals and their social contexts in seeking to understand how individuals are positioned, influenced and influence social practice. Thus, I seek to take into consideration that interpersonal trusting practices are more than an interpersonal dimension between people, but also objective structures and positions in a field influence outcomes and possible actions in trade relations.

Bourdieu’s tools are to be used as thinking tools to stay reflexive in the analysis, and even though the concepts of habitus, field and capital together form social practice according to Bourdieu, I do not seek to pay equal attention to all his concepts in this analysis. This choice I have made based on my qualitative empirical data, in which the coding suggests that some issues are more visible than others. The thinking tools for the analysis, which will dominate, are the concepts of social capital, as well as economic capital. Furthermore, the analysis takes a point of departure in the concept of habitus and social practice related to the agents’ histories and agents’ possibles and struggles, in order to identify what is the *illusio* worth the struggle, and by doing so clarifying in what ways trusting may be part of the struggle. The field is thus not ignored, but drawn via describing individuals and their habitus, their levels of capitals, and histories, which may lead to identifying the structure in which these agents act. As a consequence this may lead to a “feel”

for the field of yam and cassava, as powerful agents within the structure tend to reproduce the field and the structured part of the constructed, and thus indicate the habitus of the overall field. My point of departure is thus a qualitative analysis on the micro level within the field of yam and cassava trade of individuals (including their positions and relations). This micro level point of departure may provide indications of the field structure at least tentatively. By drawing this tentative field, I set out to identify the structures that co-determine individual's habitus. However, I am aware that such a qualitatively based field drawing, according to Bourdieu, will never provide the full picture, as this ideally should also involve a quantitative study. The drawing of the field thus becomes more a product of the analysis. If the field then becomes a product of the analysis, it indicates that the analysis could be made again, with the new knowledge acquired from drawing the field, and this would take the understanding of the individuals to a new and perhaps deeper level of analysis. Arguably, the analysis thus never reaches a state of completion, but can be drawn infinitely – over and over again. Accordingly, my epistemological point of departure within the hermeneutical approach does influence the analytical consequences and choices made, and in this way I do not follow Bourdieu's ontology as a "constructivist structuralist", which would have different analytical consequences, and would require a complete Bourdieusian field analysis including statistical tools and approaches before moving into a qualitative analysis.

The following chapters present the analysis parts of this study. In the following chapter, the tentative field of yam and cassava is drawn by giving an overview of history and trade in Ghana in relation to the study areas. Subsequently, the various roles and actors involved in yam and cassava trade are discussed. These issues are important in order to pave the way to the following analysis chapters, where focus would take on a micro-level point of departure.

Chapter 5: A tentative Field Overview of Yam and Cassava Trade

5.1 Introduction

This chapter provides a pre-understanding of the field in yam and cassava trade by focusing on historical developments and accounts in Ghana influencing trade and agriculture, and yam and cassava trade in particular. It furthermore provides an impression of overall the yam and cassava trade in a current context. Arguably, this chapter is a first step in a field analysis, and the aim of the chapter is to gain a pre-understanding of the field that can support in proceeding with the analysis, and in understanding the position of farmers and traders in this study, and how they positioned themselves. Furthermore, the aim with this section is thus to be able to clarify the field further after the overall analysis of this PhD has been carried out in chapter 9.

According to Bourdieu, the field logics of practice, the *illusio* of the field, influenced the actors' range of "reasonable" actions such as how they maintained or started a trade relation. In this sense, the section is a tool to proceed with the following chapters of the analysis, where trust and how it was placed is investigated as a process ingrained in the field and in the individual *habitus* among farmers and traders in this study. It thus also serves as "a background" for understanding and documenting the following chapters, where the focus will take a micro-level point of departure in which the pre-understanding of the field structure of yam and cassava trade described in this chapter of the analysis will be a tool for the researcher in actively carrying out a relational analysis.

In fact Bourdieu argued that in order to construct a field, one has to undertake a "sort of Hermeneutic circle" (Bourdieu & Wacquant 1992: 108), so the specific forms of capitals operating in the field can be identified. Subsequently, one needs

to understand the specific logics of the field in order to identify the capitals, hence the reference to the hermeneutic circle, which is actively informing this thesis.

The following section will take a point of departure in Ghana's past. First a general account of trade and agriculture in Ghana is provided. This is followed by a description of the yam and cassava field in relation to Ghana's history. Subsequently, the analysis will take a closer look at the yam and cassava practices today by providing an overview of yam and cassava supply chains in Ghana. The chapter ends by summarizing and drawing the tentative field of yam and cassava trade.

5.1.1 A Historic Account of Agriculture and Trade in Ghana and in the Study Areas

In this section, I will concentrate on the historical "background" that partly may shape current field practices within yam and cassava trade, and thereby trust issues in some form.

Ghana, with its present borders has only existed for less than 100 years, and was designed as a nation by the colonial authorities with no thought given to ethnic affiliations. Before that several kingdoms inhabited the areas, each with their own history, traditions and languages. Today there are more than 92 ethnic groups across the country, and Ghana can be characterized as a multi-ethnic, multi-religious and multi-cultural nation. About 69% are Christians in some form and mostly found in the South of Ghana, 16% are Muslim and mostly found in the North of Ghana, and about 15% are Animists (local beliefs). Often Christianity and Islam are mixed with local beliefs (Ghana Statistical Service, 2000 in Amoako, 2014). In general, the various ethnic and religious groups respect and co-exist peacefully, although there had been some chieftaincy issues in the Northern study areas of this thesis, which led to the beheading of the King of the Dagomba Kingdom in 2002. The population in Ghana makes up around 25 million people today.

5.1.2 Pre-Colonial and Colonial Trade and Agriculture in Ghana

According to Hill, the history of commercial agriculture in Ghana has been influenced by *“a peasant mode of economic organization or small commodity producers, which has continued to present day”* (Hill, 1963; 1970; Lyon, 2000). Perbi further argued that trade indeed seemed to be supported by pre-colonial social structure in the form of strong ties based on kinship, clan, community and ethnic group, as well as the chief and king (2004). In this thesis, the reference to commercial agriculture within yam and cassava seemed to be a grey zone situated partly in the informal economy and influenced by social structure inherited from pre-colonial trade. However, the trade can be characterized as the production of crops mostly (but not always) for sale in or outside the community, which often (but not always) involve cash in one way or another. In this thesis, I included both crops sold in the community and outside the community to explore the role and varieties of trusting found as part of these relations.

Regarding the agricultural system in Ghana, in the time before she was colonized by the Portuguese, the Dutch, the Danes and then the English, there was little written material regarding this topic (McCaskie, 1995). This may have been due to neglect on “local” history as historians tended to be from the Western world, but also due to traditional oral story-telling traditions in Ghana which was not delivered in written form (Crawford, 2016).

Small scale farming for subsistence and gold production seemed to be the main activities in the Asante Society, where two of the study areas of this thesis were situated (the Ashanti and Brong-Ahafo regions). Furthermore, the Asante was and still is known as the domineering ethnic group of Ghana, and the language of Twi the domineering language also applied and spoken in most of the study areas of this thesis as a form of common language among various groups. In the Northern region, mostly inhabited by the *Dagombas*, most communities made their living primarily through farming of yam, beans, millet, peanuts and later maize and rice

(Wood, 2013: 7). The harsh Savannah environment in the Northern region made it a challenge to grow much in the infertile grounds. In terms of trade, various ethnic groups applied the “no cash” Barter system or the Silent Barter system, where goods were exchanged for other goods. These practices were noted by Lauer, who argued that in Ghana *“In the 1940 and 1950s, the existence of Barter systems and several complementary subsistence economic activities, together with the prevalence of strong and well-respected traditional values and codes of conduct insured that contracts were binding”* (Lauer, 2000: 274). Furthermore, due to language issues with trade across ethnic groups, Ghana’s king invented the silent Barter system to trade gold, salt and other products. Milburn argued that:

“Silent bartering was simple and effective. The traders in Ghana would keep the gold at a designated spot, often by a river. Once the foreign traders arrived at the spot, they would in turn leave the appropriate amount of goods, whether salt or anything else. If they didn't leave enough, the penalty was severe -- no more valuable trade with Ghana. Silent barter was so effective that it actually caused traders to leave goods in excess as a means of encouraging harmonious trade interactions for the future” (2016: 2).

In this sense keeping cordial relations was prioritized rather than “getting a good bargain”. Long term trade seemed to be the aim, and was important for the peace among the ethnic groups. The barter system is still applied in many cases in trade in Ghana today, and thus seemingly continues to influence the field and practice in the study areas of this thesis.

Gold was initially what attracted the Europeans to “the Gold Coast” (now part of Ghana), but soon trade with human beings (slaves) followed as it became more profitable than gold, and the Europeans involved local Ashanti chiefs in catching humans for slaves. Raiding villages in Northern Ghana became an abrupt part and reality for inhabitants in the North, and literally it became a reality all over Ghana. For instance the Dagbon Kingdom in the North, which is one of the study areas of this thesis, had to give 500 slaves to the Ashanti a year to be sold to the colonial

authorities (Kufuor, 2013). The slave trade lasted for more than 300 years, and has left several marks in the Ghana and beyond. After the abolishment of trading with slaves in 1824 (McLaughlin & Owusu-Ansah, 1994), the Danes sold their forts at the Gold Coast to the British who turned to trading with gold, timber and palm oil in their colony, which was exported as raw material. Several wars between the British and the Asante took place, as the Asante possessed the gold, and would not let go of their wealth easily. This led to several battles, and some of these were led and won by the female Asante warrior Ya Asantewa. From 1902 to 1957 the United Kingdom dominated trade by exporting raw material, and importing (back) finished goods (Milhomme, 2004). In 1957 Ghana was declared independent from the British Empire as the first African country, and Kwame Nkrumah became the first president of Ghana.

Regarding Colonialism there seems to be much support in literature in terms of its influence on current practices and trade in Ghana, which has been similarly reported in other countries which were under colonial rule. For instance, the formal system of education was introduced by colonial authorities and English served as the language of instruction. Furthermore, the introduction of Christianity and Islam was brought to Ghana via colonization. Today, Ghana's legal institutional framework is emulating the British Common Law. However, enforcing the framework seems weak, and thus could be interpreted as being a relatively fragile institutional framework (Buame, 2012: 110).

In terms of agriculture, Cocoa (used for the production of chocolate) had quite a large impact on the rural economy – especially in the South of Ghana, and two of the study areas of this thesis (Ashanti and Brong-Ahafo Region). In the Northern region the climate was too dry for cocoa production, which was better suited for yam production, and perhaps as a result rather neglected by decision makers in Government, who rather focused on the tax revenues of cocoa production. In fact many Ghanaians saw it as a punishment to be sent to the North as it was

stereotyped as poor and underdeveloped. For instance school was introduced to the North in 1922, which was 100 years after the school system started in the South of Ghana. In terms of cocoa, it was first exported in 1885 and became the largest export from Ghana in the following decades (Dickson, 1969: 165). Cocoa production led to some neglect of food farms which alarmed both the colonial and traditional authorities (Busia, 1951). As mentioned earlier, the focus on cocoa export may also have influenced the poor state of the Northern region, which continues today to be the poorest region in Ghana, and paradoxically has the highest levels of NGOs present in the country (Lewis&Kanji 2009 in Luecke, 2012).

In terms of agricultural policy for other crops, after independence, there was a focus on experimenting with large scale mechanized agriculture of export crops in the transition and savannah ecological zones (Hansen, 1989). This was part of attempts to move away from the peasant model of production toward Nkrumah's vision of collective and cooperative farms and large scale irrigation projects. The extent of the state farms was limited as the programme suffered from mismanagement (Hansen, 1989). In 1962, the Agricultural Development Company collapsed and was replaced by the State Farms Corporation. In the seven year plan of 1967, the acknowledgement of the importance of small scale production was embraced (Akoto, 1987: 247-8). In 1966, the government changed to more market friendly policies, which resulted in a move away from the nationalized State Farms but continued to support large scale agriculture in the private sector through subsidized inputs (Hansen, 1989).

Overall Government Policy did not embrace the needs of the small scale farmers until 1972, where "Operation Feed Yourself" was initiated. The policy was implemented as a reaction to the declining economy, and thus a reliance on self-sufficiency in food production. Government funding had little effect, although there was a rapid focus on agriculture. However, several factors impacted the economy in 1983: a serious bush fire, severe drought, economic decline, as well as

repatriation of one million Ghanaians returning from working in Nigeria. All these challenges led to the Government of Ghana accepting International Monetary Fund and World Bank structural adjustment policies. In terms of yam and cassava little, if any, attention had been given to these crops by government or any other institutions.

The fragile position of yam and cassava as well as the non-cocoa agricultural sector in general has been blamed on various issues. One issue was the focus on export crops, and the seemingly dependence on the world economy, which seemed to have damaged the rural economies in Ghana (Lyon, 2000). Another connected issue was the focus on the export crops, which the national government policies had targeted seemingly to benefit from extracting tax from these, as earlier mentioned (Iliffe, 1983: 37 in Lyon, 2000). Also much export had been focused toward the European markets in terms of raw materials, and intra-regional trade among African countries only makes up 12% of export today (George, 2012). It has furthermore been argued that there seem to have been an urban focus and biasedness in policies that have been concentrating on maintaining low urban prices more than improving rural livelihoods (Amanor, 1994: 48). Moreover, the slow or poor state of the rural and agricultural economy in Ghana has been argued to be due to unsuitable technology for food crop farmers (Amanor, 1994) and low prioritization of the national agricultural research programme (Tripp, 1993; Lyon, 2000).

5.2 Positioning yam and cassava in the history of agriculture and Trade in Ghana

Even though, roots and tubers during the pre-colonial and colonial eras as well as today seemed very important for all ethnic groups in Ghana; the crops have only just started to get the attention from government, researchers, and development agencies, which is needed in order to reach the crops' full potential. According to Akyeampong cassava was first introduced to West Africa during the Transatlantic

Slave Trade by the Portuguese during the 16th century (Okigbo, 1980). It originally came from the Americas in particular Brazil. The crop soon became a fall back crop in periods of famine and hunger, and among the Ewe of Ghana, the local name for the cassava is "there is life" (Akyeampong, 2006: 171), which somehow indicates the importance of the crop in times of food shortage, and perhaps its ability to grow in poor soils. Cassava is today the largest agricultural produce in Ghana, and hence a great number of households are engaged in cassava production, which is also indicated in figure 13 regarding the production level of cassava. According to a study from 2011 by the International Food Policy Research Institution, 61.3 % of rural households are involved in Cassava production vis-a-vis 16.6 % of urban households.

In terms of yam, it has been growing wild in Ghana for decades. Furthermore, it is considered the major agricultural produce of the region today, and Ghana is the second largest producer of yams in the world after Nigeria (IFAD, 2014). The crop is sold both for export as well as to the domestic market. Yam festivals, and celebrations such as the "hoot at hunger" festival in which the yam is celebrated gives the yam a very symbolic and central position in the Ghanaian everyday life and cuisine. Almost all villages cultivating yam and cassava celebrate the harvest of the crops, and it is reported that the first yam of the harvest is brought to the traditional chiefs. Subsequently, the chief then officially declares the yam market open. In other words, no one is allowed to sell any yam before the chiefs have received the new yams (interview at RTIMP office, Techiman). Nevertheless, it seemed that yam was often sold before the chiefs had released the new yam in the study areas of this thesis. Both crops are considered indigenous to the Ghana today.

As mentioned earlier, yam and cassava crops are used in many Ghanaian dishes, in the form of simple food products (for example, dried roots and leaves, and flour) which are significantly cheaper than grains such as rice, maize and wheat. Similarly,

urban households in Ghana consume cassava and yam in the form of gari and fufu as well as other products developed out of the roots (Nweke et al., 2001).

Despite its importance and potentials, these crops have been neglected in food policy debates, as they were ostensibly *“burdened with the stigma of being an inferior, low-protein food that is uncompetitive with the glamour crops such as imported rice and wheat”* (Nweke, 2011: 17). However, the poor position of yam and cassava seem to be slowly changing, as government agricultural policies are targeted in this direction, although on a fluctuating basis and depending on funds available. For instance, in 2013 Ghana became *“the first country to launch a national yam strategy”* (IITA, 2013). In terms of cassava, the International Fund for Agricultural Development (IFAD) has been a primary driver in the development and transformation of the root, which is often referred to as *“the cassava transformation”*. Recently, the Root and Tuber Improvement and Marketing Programme (RTIMP) in Ghana - a government initiative - had its focus on cassava and value-chain constraints. However, the programme was phased out in 2014 as a result of shifts in government and lack of funding. Currently IFAD has no active projects or initiatives related to cassava in Ghana (meeting 8th May 2016 with IFAD country director in Accra). There are, however, other projects related to yam and cassava such as the Danida Pilot Project on enhancing sustainable roots and tubers value-chains, which is to run until 2017. However, most of these projects are in the hands of international development agencies such as US aid, the Japanese or European development agencies, and thus are donor dependant.

In the following section, the focus will be on the various actors involved in yam and cassava trade. As part of this, a description of market places in Ghana and community trade is presented, in order to attempt an understanding of the structure in which the farmers and traders of this study operated, and how it influenced their choices and “reasonable” actions in trade practices. Furthermore, roles and responsibilities of various actors are described, and some indications of

economic structures such as price issue are presented, in order to evaluate the role of and the extent of economic capital influencing actors in the trade. The section will end with a summary and an attempt to draw the tentative field of yam and cassava and its logics, as well as identifying the *illusio* and capitals that seemed valued in the field.

5.3 The Trading Systems of Yam and Cassava in the Study Areas

As I mentioned in the previous section, yam and cassava had and still have a central position for the lives and survival of small scale farmers and traders in Ghana. Moreover, they are vital parts of the Ghanaian traditional and modern cuisine and continue to play a major part for both urban and rural consumers. As population grows, the demand for these crops will increase, and the West African markets are expected to expand with 60 million people within a not so far future (IFAD, 2014). For this reason yam and cassava are expected to continue playing a huge role among these consumers.

In relation to the study areas of this thesis, it was found that none of the farmers relied solely on yam or cassava as a sole crop, but seemed to intercrop with other crops such as soybean, onion, maize, and so forth. Traders on the other hand seemed to specialize within one crop: either yam or cassava. The reason found for farmers intercropping seemed to be the fact that yam and cassava only had one harvest a year, and that other crops would thus provide food and income until the harvest hopefully brought back a return. Hence, the yam and cassava might give a high return in a short span of time, but required investment and patience, as well as involved a high risk connected to both production and trading.

In the following I will outline the issues related to each link in the yam and cassava supply chains. This would serve in understanding the structure in which farmers and traders transact and do business in the field of yam and cassava – the objective structures according to Bourdieu.

5.3.1 Overview of Yam and Cassava Supply Chains in Ghana

This section is based on observations and information collected during the data collection of this thesis, as well as information and reports produced in the Danida pilot project “enhancing sustainable roots and tubers value-chains”, which I have been part of as my capacity as a researcher.

5.3.1.1 Pre-production and Inputs

In order to produce yam and cassava, some of the inputs for the production in the upstream process are seeds for yam and sticks for cassava, hoe and machetes for labour, acquisition of land, and labour input, which was usually done manually, but also in some cases in the study areas by tractor (hiring tractor to plough before planting). This seemed to be the responsibility of both men and women (farmer families). In addition agrochemicals seemed to be applied in some cases, if the producers could afford it. However, it was revealed during the roots and tubers fieldtrip in 2013 that farmers did not apply fertilizer, because it seemed that the fertilizer burned the shoots upon contact with them, and it was furthermore costly. In addition, fertilizer seemed to affect the taste of the yam and cassava making them less attractive to consumers (fieldtrip, 2014, Northern Region, Mion yam market).

In terms of seeds and sticks, the availability of affordable high quality seeds seemed limited according to Asante, Mensah, and Wahaga (2007). They further reported that most yam farmers (88%) get planting materials from their own farm, 11% from the market, and 2% from friends. These planting materials were often of a low quality and infected with fungal or bacterial diseases, viruses, or nematodes. Cassava sticks were cut from the cassava plant and replanted again, or bought at the market. On the following page, Figure 4 and 5 gives an overview of the cassava and yam supply chains in Ghana. As evident, there are more processing forms connected to that of cassava than to yam. Perhaps this is due to the higher perishability of the cassava than that of yam. I will explain further the various links,

apart from input, which are forming the trade of yam and cassava. However, as evident in this section, in order to plant yam and cassava, there is a need for inputs that require access to some capital, which seemed to be acquired through the help of family, friends, and trading partners. A cassava farmer and chairman of the local association in the Ashanti region explained regarding cultivating cassava:

"I'm here my family is here I have a family land I want to engage in cassava farming, so I will acquire land from my family. I will weed it or get labourers and plant the cassava. I will weed like three times before harvest. The money that I will use depends on me, because I don't have anybody. I will use my own energy. During the time of harvest, I will do it myself with the help of my families and friends. I will then pick a car to convey the cassava from the farm all from my own expense. When the cassava is brought home it must be peeled by the help of friends and families and the association that I am in. I will then send it to the grinding machine which I will pay for because I don't own the machine. I will buy firewood; bring the firewood here by car. I will fry the gari here with help from my family members because I can't do it alone.

(Cassava farmer, Ashanti region, field trip, 2013)

Thus, in order to plant the yam and cassava farmers are dependent on various inputs. In the study areas, it was reported that most farmers and traders engaged in informal credit facilitation, which I will analyse in chapter 7 vis-à-vis trusting issues.

The Cassava Value-Chain:

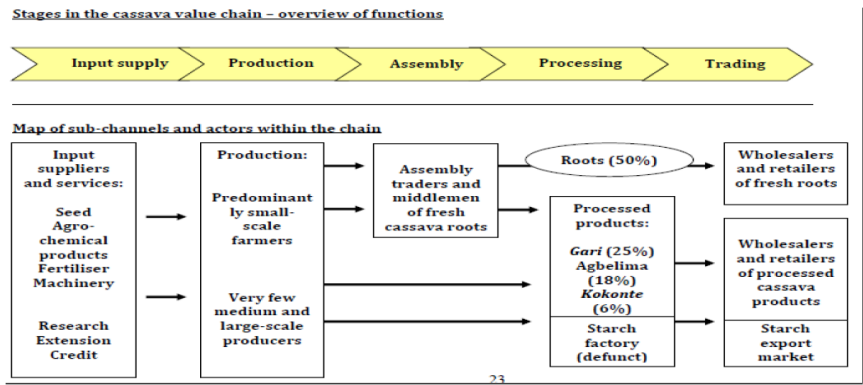


Figure 4: Cassava value-chain, Kleih et al., 2013

The Yam Value-Chain:

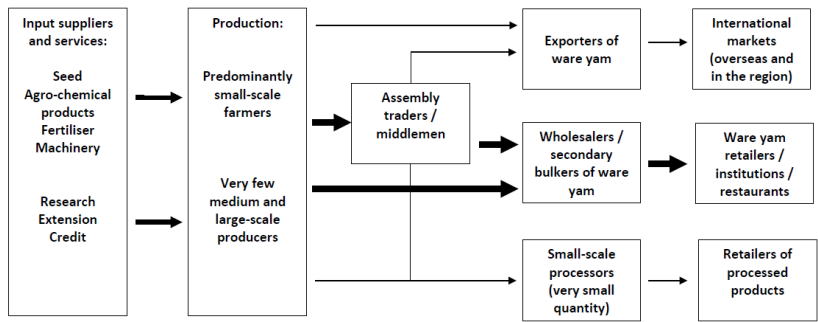


Figure 5: The yam value-chain, YIIFSWA, 2013

5.3.1.2 Production

The majority of yam and cassava producers in Ghana are small-holder farmers as earlier mentioned. The production phase in the study areas included: Clearing the land (men), preparing mounds or ridges (men), planting and weeding (men/women), staking and harvesting (men/women). In some cases this was done by hired labour. The main planting season for cassava and yam was during the rainy season from May to September (Aidoo et al, 2016). Cassava and yam are harvested approximately 12 months after planting so harvesting may take place any time from March to October in an average year (Aidoo et al: 2016). In the study areas, this was fluctuating, though, vis-à-vis environmental changes that made rainfall patterns less predictable. Furthermore, it also depended on areas, soil fertility, and the varieties of yam and cassava.

Weeding was done manually 3 or 4 times before harvest both for yam and cassava, and was very labour intensive. Both yam and cassava can stay longer in the soil, if there is no market, which tended to be used as a default for lack of storage, but did affect the quality of the yam and cassava negatively. The products were rather perishable after harvesting, and cassava began to rot after 48 hours, if not processed into flour or other products. However, traders reported that the price went down when they processed it into gari and agbelina. Yam had a longer shelf-life and depending on storage and ventilation; it could keep fresh about 1 month. On the following page, pictures 6 to 11 illustrate some situations from the data collection trip, such as planting of yam in mounds, and also the yam vine plant and the cassava plant in the study areas.



picture 6 Yam farmers in Northern region showing us their yam mounds



Picture 7 Cassava mounds with sticks planted in Ashanti region



Picture 8 harvesting the cassava roots, Ashanti region



Picture 9 On our way to the farmer field, Ashanti region



Picture 10 farmers tilling in the Brong-Ahafo region



Picture 11 village processing of cassava, Ashanti region

Mounding manually was a very labour intensive and expensive operation that limited the scale of production, and required some form of investment of economic capital. As can be seen on the picture on the previous page, the mounds are made in rows, and were reported to be a laborious activity in the study areas (MIDA, 2011).

It has been reported that yam and cassava production and processing produces a large amount of waste (up to 60%) due to for instance traditional ways of peeling, or because of diseases and poor storage. Furthermore, the excess of yam and cassava in periods after harvest also resulted in waste, as the access to storage was minimal. In the beneath figure 12, the average yield of yam and cassava in Ghana is depicted next to the potential yield of these crops, which arguably could be realized by addressing various bottle-necks in yam and cassava supply chains (MOFA, 2012).

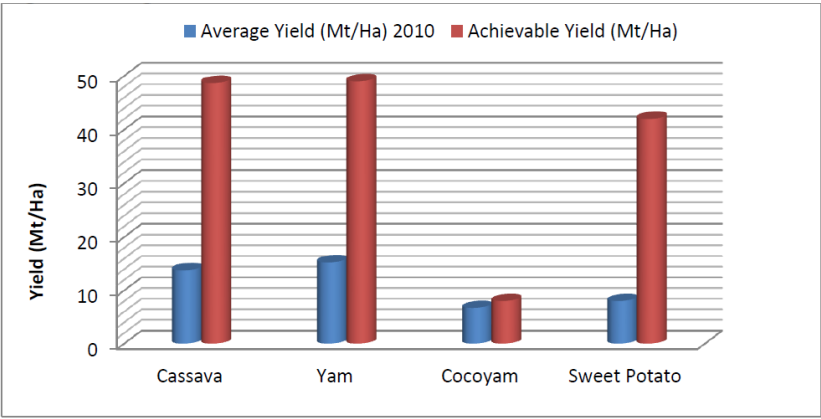


Table 12: Average and Achievable Yields, MOFA/SRID, 2012

Traditionally, cassava and yam is produced on small-scale family farms. The roots are processed and prepared as a subsistence crop for home consumption and for sale in village markets and to urban centres. Over the past 30 to 50 years, smallholders in Ghana have increased the production of cassava as a cash crop, primarily for urban markets. This shift from production for home consumption to

commercial production for urban consumers, livestock feed and industrial uses can be described as the cassava transformation (Nweke, 2005). It furthermore, indicates the growing demand for the crops. However, there are several constraints, and the growing industrial demand vis-à-vis small scale irregular production challenges the supply of the roots for this sector as well as the livelihoods of actors involved in the trade. In the illustration beneath the increasing production of yam and cassava is shown. The figure shows that cassava has the highest production levels, as it roughly is spread out in all 10 regions of Ghana, whereas yam is said to be only produced in 5 of Ghana's regions (Aidoo et. Al.: 2016). However, the productions of both crops are increasing.

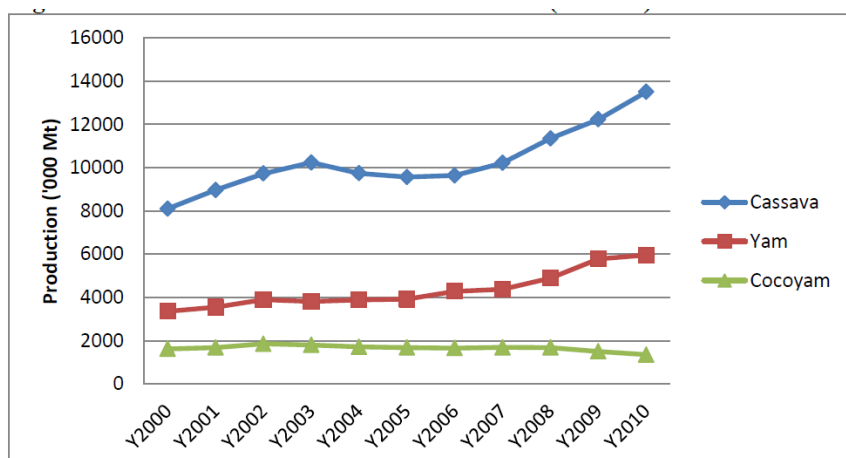


Table 13: The Production of Root and Tubers in Ghana: MOFA/SRID, 2012

5.3.1.3 Collection and Transport

The majority of yam and Cassava produced is sold on the local markets. Loading, transporting and offloading are done by men from the farm to the market. Transportation is a costly investment often paid by the trader. I will return to price issues later in this chapter, as economic inputs seemed to be a necessary part of trading activities. In the case of yam, the product was either stored or then sold, or it could be sold directly on the market, which was likely to lead to glut, due to an at times higher supply than demand. Contrary, this shifted to a higher demand than

supply in lean seasons. There was in this sense a storage issue of the yam that had a potential, and a need for further research into such issues to embrace these challenges. However, most farmers in the study areas did not have storage facilities, and spoilage and loss was a challenge. In some instances, the yam or cassava was stored in private houses. For the cassava, the product was usually transported by middlemen or directly by the farmer to a) the market, or b) for industrial value addition, or c) for local processing into food forms such as gari or agbelina, which expanded its shelf life contrary to the raw cassava (see figure 4 of the cassava value-chain).



Picture 14 Transportation of cassava, Brong-Ahafo region

In terms of transport and storage, most farmers acknowledged the inadequacy and high cost of transport and storage facilities leading to high increase in wastage. It was reported that between 5 and 30% of the produce was lost because of poor post-

harvest handling and lack of storage facilities (field visit, 2014, Northern Region). Pest, insecticides, dehydration and rot also led to increase in storage losses, these notwithstanding yams had a better storability than cassava, as earlier mentioned.

5.3.1.4 Processing

Processing of yam took place on a small scale in Ghana. There are a few larger formalized processing centres such as Josma Foods producing for industries or private centres, however. There is an opportunity to expand processing facilities, and increase the production of fresh yam into other value-added products, such as yam flour, frozen or dry yam chips, or beverage products. These issues are a focus under the product development part of the Danida project of enhancing

sustainable roots and tubers value-chains in Ghana. However, the focus of this thesis is not on the industries themselves, but on the small-scale farmers and traders in the semi informal economy.

For cassava, value additions have already been further developed than that of yam, which may arguably have been due to the higher perishability of cassava compared to yam. The cassava was in the study areas processed on a local village scale into cassava flour, dough (Agbelema), and gari. On a larger scale industries including exports are processing cassava into chips and starch used for pharmaceuticals such as Novo-Nordisk using the starch of the cassava for insulin production, among other things. On picture 15 beneath a typical village processing situation of cassava into gari has been depicted.



Picture 15 village processing of cassava into gari, Ashanti region

In the upstream supply chains for yam and cassava production, it seemed that both men and women were part of the process. According to traditional cultural norms, however, men dominate in land acquisition in most cases in Ghana (Lanz, 2014). However, women pioneers within farming

may be found, and unlike most other market places, in Northern Ghana, it seemed that also men were engaged in trading according to the field observations made during the data collection of this study. Furthermore, it was noted during the Danida field trip that the market in the Northern region had a “king” and not the typical “market queen”. However, in this study all traders interviewed were women, except for one itinerant/travelling trader who was male, and all farmers

interviewed were male. Nevertheless, both traders and farmers often referred to their trading partners as “he” in cases where they referred to a women trader or they used “customer” when referring to a partner.

5.4 Trading and the Marketing Context

The trading system in yam and cassava spans from local community trading to trading at urban food markets, and as such there are many types of markets spanning from informal, to semi-informal. Supermarkets are not common in Ghana. In figure 18 on the following page, an overview of types of markets found within yam and cassava trade is depicted. These markets have been playing a central position in trade for centuries, and food marketing seemed to increase during the colonial period. Interestingly, most of these markets are dominated by women (Clark, 1994; Lyon, 200). Clark reported that around 1910, Asante men moved away from food trading, and into cocoa production as this generated a seemingly better economic return, and as food traditionally was associated with women these took



Picture 16: Yam traders, Ashanti Region

over in trade in most parts of Ghana (Clark, 1994: 95, 115). The study areas of this thesis were dominated by 3 major urban markets: Techiman market (Brong-Ahafo region), Mampong Market (Ashanti region) and Yendi market (Northern region). Similarities and differences of these 3 markets will be noted during the description in this section.

Lyon argued regarding urban food markets that *“the first impression of urban food markets is usually one of chaos and confusion: huge numbers of traders, a majority of whom are women, selling relatively small quantities of similar produce are in cramped and crowded market places”* (Lyon, 2003: 11). However, If one digs under the immediate chaos, Lyon argued *“a wide variety of complex economic and social*



Picture 17: A yam trader at Techiman Market, Brong-Ahafo region

institutions that shape urban food supply and agricultural production in surrounding regions are found” (Lyon, 2003: 11). The market is a meeting point for various traders in the yam and cassava chain including what Clark (1994: 9) and Overå (2005: 1303) types wholesalers

or travellers (itinerant traders travelling to the bush to buy from farmers mainly in the North of Ghana), wholesale retailers, who sell the goods in bulk to retailers, who sell it to customers or in smaller quantities to street hawkers and petty traders. Overå further argued that in order not to lose money on each transaction or link in this chain *“traders establish networks of colleagues trading in the same commodity”* (Overå, 2005: 1303).

Market type	Description
Village household stalls and hawkers	Farmers or their relatives selling small quantities that they cannot consume themselves but not enough to take to the market. Also sell lower quality.
Village markets	Usually small daily retail sales, but may also have a weekly market which can act as a first level assembly point for produce from the surrounding area.
Roadside markets	Daily retail markets which have developed along the main trunk roads. Sell higher quality produce to travelling urban consumers
Small town market - daily	For retail sales. Located in the middle of the town with permanent structures
Small town market-weekly	For retail and also an assembly point with transport coming in from surrounding villages. Usually out of the centre of the town with only a few permanent stalls
Large Urban Markets	Large daily markets with both wholesale and retail sales. Supplies retailers in the rest of the city
Neighbourhood urban markets	Small retail markets

Table 18: overview of market types in Ghana - Lyon: 2000

Furthermore, each commodity at the established markets had a market queen, called *ohemma*, who functioned as head of the association. Especially the yam associations seemed rather powerful at the urban markets, and the queen was both affiliated to the system of chiefs as well as the formal governmental system (Clark, 2010). For instance, it was reported in the study areas that the yam queen secretary would be male, and he would often be affiliated to a political party. The associations functioned as a first entry into the market, where tax collectors, visitors, and new traders would pass. It further played a role in settling disputes, collected a fee from traders for trading at the market, and these queens were paid a symbolic amount of yam or cassava, which usually went from 2 yam pr. 100 tuber of yams a trader brought to the market (Exploratory field trip, 2013). In return the associations seemed to contribute to weddings and funerals on behalf of traders, and thus played a role in maintaining relations, which will be dealt with further in the following analysis chapters of this study.

As the previous sections suggested, farmers and traders are dependent on financial input for making a livelihood. The following section will discuss further the economic structures and price issues related to the various activities in yam and cassava trade. The aim is to explore the role of price issues, and what constraints and opportunities this might give farmers and traders in yam and cassava trade, and its role in trusting. It furthermore helps in evaluating the role of economic and social capital within the field, and how these seemed to be interlinked.

5.5 Price Issues in Yam and Cassava Trade

There are several issues influencing prices and price setting within yam and cassava trading. First of all, there are no fixed price, and no use of scale. Attempts to introduce scale had been attempted via some agricultural policy papers in Ghana, in order to formalize some sectors more. However, within yam and cassava, with the exception of some formalized processing industrial centres, there seemed to be

no common price determiners. As a yam trader from the Northern region explained:

"There is a lot of bargaining, had it been something else that has a fixed price but yam has no fixed price; this week you can sell these big tubers at GHc200 but next week you might sell it for GHc150 or GHc250, it has no fixed price."

(Exploratory fieldtrip 2013, yam middle-man, Northern Region)

Often reasons for the lack of any fixed price were argued to be due to the various sizes and varieties found in yam and cassava trade.

Furthermore, the Ghanaian economy had experienced an inflation crisis, which had negatively affected the value of the Ghanaian Cedi over that last 6 years. Statistics show that the cedi has lost over a third of its value since 2010 (IF, 2016). These fluctuating economic structures seemed to add further insecurity to the trade and farming within yam and cassava crops, which further was determined by seasonal variation, availability, and preferred types of yam and cassava. However, according to Anderson and Kugerty there has been an overall increase in yam prices over the last 15 years (2012). Nevertheless, this may very well be a smaller increase than anticipated seen in the light of the inflation rates experienced over the last years. Yet, Aidoo et al. noted that yam producers (and some traders) seemed to have net marketing margins estimated to be about half of those for wholesalers and cross boarder traders, which suggested that the most profitable job in terms of economic capital was the position of traders, who seemingly earned 50% more than farmers according to this source (2012). Indeed this issue has been a concern in many development initiatives that have targeted farmers, and often painted traders as the "villains" abusers in trade charging and dictating unfair prices to the farmers. However, Clark argued that traders may have their reasons for paying the farmers a lower price as they carry a higher risk, which the farmer may have little knowledge about regarding issues such as transportation costs. Traders may at times simply

lack information of how much they would get for the produce at markets according to Clark. She further argued that the scape-goat role traders have been prone to by the Government of Ghana over time, have resulted in these traders receiving minor attention in international aid and development initiatives, and fostering a discourse of using traders as scape goats in times of economic hard-ships:

"Unknown to most producers [farmers], traders operate in a climate of great uncertainty and encounter all sorts of risk. Traders search for commodities to buy, visit sellers, and negotiate deals individually. This is time-consuming. And because they are searching for products to sell, far away from markets, they too do not know how much they should pay for a certain product, let alone how much it will fetch when sold in the market later. Most private traders have little working capital; they often rely mainly on their own funds"

(KIT and IIRR, 2008)

However, even though it might be the case that the role of traders needs to be readdressed; there is no doubt that price differentiation does affect farmers and their available economic capital negatively, but arguably the scape goat role that traders seem to have been victim to may have biased researchers, development agencies and policy makers in marginalizing these and focusing on giving farmers a better return forgetting that farmers and traders are seemingly dependent on each other for making a living. Also these development agencies may have assumed that price is all that matters forgetting that other forms of capitals may prevail among farmers and traders and their relations. Interestingly, during the Danida field trips, some price issues were explored in the three regions also covered in this PhD (Brong-Ahafo, Ashanti and Northern regions). Some price examples given in the study areas were for instance disclosed by a cassava trader who traded at the market. Arguably she sold 4 bags of cassava on good days, and she got the produce from the nearby communities in the Ashanti region. Every bag she would buy for GHc 25.00, and sell for GHc 30.00. Interestingly, this gave her a gross margin of GHc

5 per bag. She also disclosed that she would pay GHc 1.00 for transportation per bag, but that depended on distance covered, however. At the market, she would pay GHc 0.50 per day to the local assembly (tax collector), and she would give 2 tubers of cassava per bag to the cassava queen. Furthermore, periodic contributions of GHc 5.00 per trader were collected when a member of the traders' association had a wedding or funeral or outdooring (Field report 1, Danida trip, June 2013). In terms of yam several prices were recorded. For instance in the Northern region it was stated that:

"100 big tubers are bought from farmers at Gh¢150 and the transportation cost for the 100 tubers amounts to about Gh¢18. Traders in this market sell to other traders from Kumasi, Bolga, etc. within the range of Gh¢180-220 for every 100 tuber heap of yam. Prices differ depending on yam cultivar and the period of the year. Traders pay Gh¢ 2 every month for the use of market sheds and Gh¢ 1 as tax. When yam is stored/kept in other people's shed, a tuber of yam is paid to the owner of the shed for every 100 tubers are sold."

(2nd Danida field visit, March 2014, Northern region)

Interestingly, these two examples of variation in price between the farmer and the trader did not seem to be that high. However, there was no doubt that price variations did occur, but these were difficult to disclose as such. On the following page in table 19, some constraints experienced by farmers and traders in yam and cassava trade in the various stages of the supply chain were found in the study areas of this study, and also reported in the Danida field trips.

Constraints identified along the root and tuber value chain

Crop	Producers	Traders	Processors
Cassava	<p>High level of perishability</p> <p>Limited access to credit</p> <p>Erratic rainfall pattern</p> <p>Declining soil fertility</p> <p>Low commodity / produce prices</p> <p>High cost of labour</p> <p>Weeds</p>	<p>High level of perishability</p> <p>Poor road network</p> <p>Transportation costs are expensive</p> <p>Inadequate and inappropriate storage facilities</p> <p>Limited access to credit</p>	<p>High level of perishability</p> <p>Limited number of processed products from the crop</p> <p>Demand is seasonal</p>
Yam	<p>High level of perishability</p> <p>Limited access to planting materials</p> <p>Even if available, planting materials are very expensive.</p> <p>Difficulty in accessing stakes.</p> <p>Inadequate storage facilities for harvested yam.</p> <p>High labour demands especially during mounding</p> <p>disease and pest infestation</p> <p>difficulty in accessing stakes</p> <p>limited access to credit</p> <p>Difficulty in accessing land.</p> <p>decline in soil fertility</p> <p>Prices of harvested yam are usually determined by traders</p> <p>farmers have limited market power</p> <p>Labour is expensive</p> <p>Erratic rainfall pattern</p>	<p>High level of perishability</p> <p>Poor road network</p> <p>Transportation costs are expensive</p> <p>Inadequate and inappropriate storage facilities</p> <p>Limited access to credit</p>	<p>High level of perishability</p> <p>Limited number of processed products from the crop</p> <p>Demand is seasonal</p>

Table 19 – Constraints identified along the yam and cassava value-chains, Danida Field-Trip, 2013

5.6 Summary and Positioning the Tentative Field of Yam and Cassava Trade

In this chapter information has been provided that support a first step towards drawing the field of yam and cassava, its illusio, its valued capitals and the logics of the rules of the game. Bourdieu's notion of field changed and developed throughout his authorship (Savage and Silva, 2013), and perhaps this may be an explanation to why it seems a challenging exercise to define the exact field of yam and cassava. Bourdieu claimed that fields filled neither an absolutely social or physical space. A field, according to Bourdieu, had its own rules, and was an *"autonomous domain of activity that responds to rules of functioning and institutions that are specific to it and which define the relations among the agents"* (Hilger and Mangez, 2014: 5).

In terms of the information provided in this chapter, the yam and cassava field can tentatively be drawn as a field that historically had received little attention from policy makers and government officials, as these tended to focus on glamour cash crops such as cocoa production, rice, soyabean and maize. Farmers and traders in the field often had no informal education, and relied on each other for financial input in some form. Moreover, traders seemed to dominate the field in terms of having more economic capital. The historical lack of attention, had left the yam and cassava field in a seemingly fragile position, where rural economies and farmers and traders to some extent were practicing trade inherited from pre-colonial social structure, where kinship, the community and ethnic group seemed to be the illusio of the field, the logical approach, and where actors depended on social capital, but were also depending on economic inputs. This seemed to influence farmers and traders as their survival depended on network. moreover, the field also seemed to depend on economic capital as an investment, and even though the field of yam and cassava did have characteristics similar to a peasant mode of economic organisation, where barter systems, oral agreements and commodity exchange were part of the field history, the field had been influenced by a capitalist mode of

economy introduced by the colonial authorities. Interestingly, it seemed that within such a field structure characterizing the yam and cassava trade, some agents were equipped with a habitus resembling structures found within a domestic form of economy, while other actors would have a habitus that had hybrid structures of both domestic and capitalist traits seemingly more in line with a developing field into new forms of trading. However, the field logic of practice was still characterized by informal credit facilitation between farmers and traders and non-verbal agreements. Seemingly farmers and traders were dependent on each other, in order to gain access to economic capital and start planting, and buying seeds and getting other inputs for cultivating the yam and cassava, as explained earlier in this chapter. It seemed thus that also economic capital was necessary and valued, and that economic and social capital worked vis-à-vis each other both enabling and constraining various actors in the field of yam and cassava trade. For this reason the tentative field of yam and cassava seemed to be an *illusio* based on family and kinship, the valued capitals seemed to be social and economic, and the logic of practice influenced by a domestic economic organisation as well as a capitalist form of economy shaping and shaped by various actors in the field of yam and cassava trade.

Based on the information above, which has provided a tentative picture of the field of yam and cassava trade, it is now possible to proceed with the analysis. Thus, the following 3 chapters will concentrate on a micro-level point of departure in evaluating in which ways trusting practices affect yam and cassava farmer-trader relations in Ghana. The following chapter 6 looks into starting a trade relation and issues of trusting in yam and cassava trading relations.

Chapter 6: Opening Stages of a Trade Relation

In the previous section a tentative overview of the field of yam and cassava and a historic account of Ghana and trade was provided. As part of this, an account of various roles and responsibilities of actors involved in yam and cassava trade was described providing “a guide” for the reader as a background in which the remaining analysis of this study is part of defining, and partly defined by this.

Henceforth, this chapter focuses on the initial contact and the foundations for starting a trade relation between farmers and traders dealing with yam and cassava crops. The section seeks to answer the first sub-question of this thesis: Where does trade relations and trusting start?

6.1 Introduction

As part of highlighting this initial stage in trading that may or may not develop into a further trade relation, I discuss my empirical findings by applying Bourdieu’s temporal aspects of time as habitus arguably represented as the diachronic aspect and social practice as the synchronous part influencing how farmers and traders may act, according to Bourdieu. Furthermore, issues of alignment as a base-line that may be needed for trusting to develop is connected to discussing where trusting might start in the context of investigation among farmers and traders. Additionally, looking at opening stages in trade relations might give an indication of what forms of capital is invested in the field, in order to illuminate, in a Bourdieusian sense, issues that affect farmer-trader relations and acknowledge trusting as a developing process. In order to discuss issues of trusting as a developing process, I furthermore include Lewicki and Bunker to discuss some of the issues in this chapter.

Hereafter, I investigate some of the topics that seemed to be influencing the initial stages in yam and cassava trading between farmers and traders. The first matter concerns the need of having information on a new trader or farmer in the field of

yam and cassava trade. Secondly, I investigate topics related to evaluating a person's trustworthiness, and lastly I analyse issues of 3rd party involvement and the role of the middleman in initial stages of trading. The themes are chosen based on respondents' answers during the fieldtrips, and also the observations made by the researcher during the study.

6.2 Alignment as a Base-line for Developing Trusting

As argued by Frederiksen (2014) for trusting to be placed, one needs to be familiar with the situation, and familiarity comes with experience. On the other hand to be familiar with the situation one needs to have experience. Similarly, Amoako argued that in a Ghanaian context, it is challenging to do business without the presence of trust, whereas Frederiksen's answer given to this notion at a seminar held 26th March 2015 in Aalborg was: *"but you cannot assess whether you trust someone, if you have no experience or done business with that person"* (Frederiksen, 26th March, 2015). The question then remains, what level of alignment is needed for trusting to be placed in another person?

A majority of informants in this study mentioned that, although much transaction involved credit facilitation, it was not common to involve credit the first time they transacted with a new partner, since they had no guarantee that the person would uphold the agreement. Nevertheless, there were instances where it happened on a first time basis. For instance credit could be granted, if the circumstances were familiar, such as in the following quote by a cassava farmer from the Ashanti region:

"(s)he [trader] was truthful the first time she came. So he [farmer] is saying the first time he had contact with her, she had come to buy from other farmers and when it got to his turn the person[[trader]said she didn't have enough money on her, but if he [farmer] would be willing to give to her [trader] then she would come and pay it at a later date, which he agreed (Translator: and I asked her on what basis he agreed?)...And he said ermmm...he knows the person [trader], he knows her family, and

she had been trading with other farmers in the community so they had good testimony about her, so it wasn't difficult".

(Interview 26, cassava farmer, Ashanti Region)

Interestingly but perhaps not surprisingly, the cassava farmer made the choice of giving the trader the cassava and receiving the payment at a later stage from the trader's woman, even though it was the first time he traded with the woman. His choice seemed to be based on a number of assessments and reasons. One issue was the observations, the practical sense, he made of her in dealing with other village farmers, where he could observe that she had paid everyone else, and that she had run out of money when she reached him. Thus, chances were high that she did not intend to behave opportunistically, and that it would also be too risky for her not to uphold an agreement. He also had information on her based on the other farmers' previous interaction with her, which indicated that a disposition to trust based on the field history was justified. Finally, he also clarified in the quote above that the trader was in fact part of the community, and he knew her family and background, which indicated a high familiarity of the situation, where trusting was placed in the trader. In this Bourdieusian inspired analysis it could be argued that the cassava farmer from the Ashanti region had both applied a practical sense, but also drawn on his individual habitus, and his network and social ties with other farmers from the community. Thus, the cassava farmer's investment in social capital had provided a sense of justification and familiarity in his evaluation of her, which paved the way for trusting. Arguably, the disposition to trust her was backed by the familiarity and social ties in the community as well as the farmer's practical sense of observing how she traded with other farmers, knowing her family, coming from the same community, which made him opt for trusting related to this particular situation. In addition obligations related to being part of the same community may also have influenced his decision. Gyekye argued that in communities in Ghana mutual aid is an obligation (2003: 46), which could also have influenced the decision to trade with her, or perhaps the reason why the trader's

woman also came to him to buy his cassava. In this sense farmers and traders may develop cooperation based on obligations and “clan” membership that dictated altruistic behaviour in some situations, where both were from the same community. Ouchi (1980) argued that individuals may be obliged to cooperate, in the interest of the collectivity, and abstain from opportunistic actions although short term rewards are not forthcoming (Alvesson and Lindkvist, 1993: 433). The beneath figure adapted from Frederiksen (2014) depicts four types of situations with different types of justification and familiarity degrees, which may influence trusting developments in various ways. Bourdieu argued *“when people interacted within a specific relationship, the alignment of participants’ anticipations, goals, strategies, preferences of style, etc., facilitated the flow of interaction”* (Bourdieu, 1990, p. 91 in Frederiksen, 2014: 12). According to Frederiksen this may be referred to as an alignment, which was constituted by the relational. Arguably, when alignment is high, the practical senses of the parties involved hold a mutual direction of interaction. On the other hand, if alignment is low, collaboration becomes complicated and illogical (Bourdieu, 1990: 233).

	High familiarity	Low familiarity
High justification	(A) Close social relationships, long-standing work relationships, culturally institutionalised types of interaction	(B) Market transactions with institutional assurance and unfamiliar, institutionalised interaction with strangers
Low justification	(C) Familiar types of interaction with strangers and without institutional assurance, familiar but risky types of transaction	(D) Unfamiliar and uncommon interactions and transactions with strangers without institutional assurance

Figure 20 – Justification and Familiarity in trust developments, adapted from Lewicki and Bunker, 1996

If trusting is partly a disposition in habitus and partly a judgement of the practical sense, and these are in alignment, farmers and traders would be prone to place

trust in transacting business with “new” but familiar traders, where justification is high. Hence, in figure 20, I have circled the (A) “high justification and high familiarity” option. According to Lewicki and Bunker (1996) this situation may be found in close kinship ties, and develop into trusting.

In relation to the cassava farmer quoted above (int. 26), the high level of familiarity, and perhaps the obligations allowed him to identify the *illusio* of the situation, and what was at stake in this situation, which determined his action in placing trusting. Arguably, failing to keep to the agreement with the cassava farmer would be too costly for the trader in this situation, as both parties knew and came from the same community, which would assumedly make it almost unthinkable to act in any other way than what was expected, and in this case would enforce the agreement. In other words the reputation and honour of the trader and farmer would be at stake, if they did not live up to the agreement. Hence, the evaluation of the trader by the cassava farmer seemed reasonable. Arguably his assessment of her and vica versa started much earlier than when they met as “potential business partners”, and it seemed the propensity to place trusting in her was already built based on an alignment of knowing her from the community, having information on her and her reputation as trustworthy or less trustworthy. In this sense a similar habitus of the farmer and trader prompted by familiarity, and having a reassurance in the communities and the norms of obligation supported trusting. Moreover, the role of family, extended family and community seemed to form the back-bone of individual social capital, and having knowledge of certain obligations and routines enhanced familiarity and reduced risk merging and aligning habitus and practical sense. Consequently, it seemed, these aspects all simplified processes of evaluating the trading partner worthy of trust. In this sense the social capital was invested into the trading relation as a back-up, and coming from the same community being part of the same network meant that they had more or less free information on which traders and farmers in the community that would honour an agreement, and who would not live up to these agreements. According to Frederiksen, there was in

Bourdieu's theory of social capital an assumption that within-network interaction was based on a cooperative non-competitive character, and that the struggles and competitive relations were only taking place in out-network relations (Frederiksen, 2014: 178; Bourdieu, 1986, 1990). However, as Frederiksen pointed out, if alignment is low, it does not matter how much experience and familiarity there is. It would simply not help in moving toward interaction, and trusting would fade no matter the disposition. In this sense actors can cooperate without trust, but aligning toward alignment would seemingly be necessary, in order to pave the way for trusting. In the above case, the disposition to trust had been "activated" based on an evaluation via the practical sense: she is from the community and part of the same social capital network, hence she would most likely want to "live up to expectations" of keeping her word in order not to disgrace herself and her family or the farmer and his family. In Bourdieusian terms there seemed to be a lot at stake, which made it reasonable to trust that the trader would uphold the agreement and return with the promised money eventually. According to Frederiksen (2014) alignment in the above quote was high, and trusting in the situation also seemed high. However, as mentioned earlier, a high level of alignment arguably does not necessarily indicate a high level of trusting. One can cooperate without trust, and it is not the same as trust (Cook et al., 2005). It thus seemed that the practical sense and habitus of both the farmer and his potential trading partner in the above quote was in alignment, and there seemed to be ground for future cooperation as their alignment indicated shared goals and shared *illusio*. The obligations related to the social capital network in the village was thus to some extent prescribed in individual habitus, which reduced risk and paved the way for placing and developing trusting, even though the farmer and the tradeswoman had never done business together before. In a Bourdieusian sense the foundations for the relation may have been formed already, via the structures and in the field of yam and cassava community trade affecting the practical sense and dispositions, which the farmer drew on in his individual habitus, as it was reasonable for him and his trader

to act and use these strategies. Thus, the *illusio* of the field drawn on in this case seemed to be relations, kinship, network, and community.

6.2.1 Where Does Trusting Begin

Based on the discussions in the previous section, it may be interesting to explore further, where in fact trusting may start, and whether there must be a baseline that make trusting possible. It has been assumed in literature and by most development approaches to trusting that trust begins at a zero baseline and develops gradually over time (Blau, 1964; Rempel, Holes, & Zanna, 1985; Jones and George, 1998). This point of departure has its roots in Luhmann's approach, in which he argued that in the beginning of a social encounter, individuals start a zero encounter – no trust nor distrust – but this zero encounter quickly moves into having to make a choice between trust and distrust. Jones & George (1998: 535) argued that in many cases a presumption of trust prevails by suspending the belief that the other is not trustworthy, and behaves as if the other carry similar values and beliefs, and thus can be trusted. This is similar to what Harding and Frederiksen refer to as “as-if” trust or alignment. In the account above with the cassava farmer and his trading partner they arguably started out with a baseline or with an initially high level of alignment based on positive perceptions and common values shared by the community in which the trading partners were both members: their level of practical sense and *habitus* was aligned, and familiarity and justification was high, and risks subsequently low. Frederiksen (2014) argued that the process of aligning required something more than a shared, or aligned, definition of the situation and what was required by it (Garfinkel, 1963). It required that the people interacting experienced their relationship as important in itself and not only as a means to a personal end (Bourdieu, 1977: 51; Möllering, 2005; Garfinkel, 1963). The cassava farmer in the above quote thus acted rationally, in the sense that the *illusio* at stake may have been the reputation and bonds ingrained in their social network, as touched upon earlier. He invested his social capital in his assessment of the trader, but he also seemingly considered his network and community relations in judging it

wise to trade with her, and the same may have applied for the tradeswoman as she also made an investment into the social capital network by trading with him. Moreover, he also made his own assessment, practical sense, by observing her (Lewicki et. Al; 2006: 999). Arguably the relation between the farmer and his trader began on a high level of “alignment” making trusting possible, and the illusion ingrained in their habitus of maintaining family and honor made them act in ways conducive to doing business together for communitarian gains perhaps more than for individualistic gains. According to Msztal (1998) habitus may be viewed as habit relying on everyday routines and reputations of oneself and others to reduce fear and uncertainty in making us expect a similar future event based on past experience (Hume, 1985: 43). Arguably, Msztal understands of habitus as routinized behaviour seemed to be a bit narrow. However, in the context of yam and cassava farmers in Ghana many farmer communities’ were characterized by routinized behaviour and ascribed roles and affected the field practice and habitus of individuals to some extent. This may have fostered a higher level of alignment and trusting among yam and cassava communities in general when trade took place among community members. Thus, relational structures, obligations, routines and norms enhanced alignment and paved the way for trusting among farmers and trader, and also enhanced and justified the practical sense. However, in the study areas of this thesis, community trading was only one form of trading taking place. Arguably, the study also found that trade went beyond the network found in the communities, as this only allowed trading with a limited number of people. Community farmers and traders also dealt with traders coming to the communities to buy, and also went to markets themselves to sell. This practice had most likely been increasing, as community members found themselves in a field of change, where they seemingly had become further dependent on financial incomes to support schooling of children, and adapting further into newer forms of doing business vis-à-vis the development of the field, and the influence of globalization and other dominant fields affecting yam and cassava trade. Thus, market

interactions and traders coming to villages to buy yam and cassava were also practised.

In the following the analysis will focus on how initial stages of starting a trade relation may unfold, when farmers and traders do not know each other and the background of each other before the trade takes place.

6.3 First time trading among unknown farmers and traders

In many instances, and especially when the transactions were market based, traders and farmers could not always rely on the community relations, the family, and knowing the person's house in evaluating a new potential trading partner, and assessing the level of alignment, which could justify trusting acts. In these instances, it was often reported in the study areas by a majority of informants that when one starts the initial assessments of whether to invest further into a trade relation with somebody whom you do not have any background information on; experience would determine whether the person could be trusted. Hence to find out whether alignment and trusting would be possible at all, there was a need to find out by process and experience. In such scenarios farmers and traders needed to explore whether alignment and cooperation could develop into practices of trusting, which seemed much more risky than the community based trade relation. For this reason many opening stages were most often based on less complex arm's length spot transactions, and could by time develop into more complex trading relation types. In these spot transactions, the products were paid for straight away inclining perhaps a more commercialized form of trading practice. Nukunya (2000) argued that in trade situations in Ghana where "people are not so related" as in community and kinship trade, there seemed to be a more commercial exchange taking place based on spot transactions and price determinants. In this study, a group of cassava farmers from the Ashanti Region interviewed explained:

"Okay, so those coming from afar initially they would start on a cash and carry basis. Let's say every week they [traders] come to buy and then you

build that relation with the person and that it would get to a point where the person would even invite you to Kumasi to see where she lives and stuff like that. So when it gets to that point and you [farmer] are giving on credit, you are comfortable, but if you don't know much about the person, no way it's cash and carry"

(focus group Interview 29, cassava farmers, RTIMP office, Ashanti Region)

	High familiarity	Low familiarity
High justification	(A) Close social relationships, long-standing work relationships, culturally institutionalised types of interaction	(B) Market transactions with institutional assurance and unfamiliar, institutionalised interaction with strangers
Low justification	(C) Familiar types of interaction with strangers and without institutional assurance, familiar but risky types of transaction	(D) Unfamiliar and uncommon interactions and transactions with strangers without institutional assurance

Figure 21: Justification and familiarity in trust development, adapted from Lewicki and Bunker, 1996

In the above quotation, which represented a pattern found in the data, it could be argued that the cassava farmers interviewed started a trade relation with initial low alignment and justification for placing trust in this case seemed low. However, familiarity was arguably still high, and farmers and traders seemed to be at ease with the *illusio* of the situation, and knew that this was not a situation where trust may be the point of departure. Experience incorporated in habitus, seemed to inform them that it was simply too risky to start with a disposition of trusting, before practical sense of the situation had taken place. Thus as depicted in figure 21, the circumstances may unfold into a situation with high familiarity, but low justification for placing trust (C). In the quotation above, it can be argued that the situation of having unknown traders, who come to buy cassava in bulk to sell at other locations and markets, may be a familiar experience and the familiarity or experience they have is that risk is high in placing trusting. Hence, there may be opposing interests and lower alignment, weak commitments and no binding

contracts as well as no immediate sanctions to back up the trusting. However, although a situation does not justify trusting, it does not necessarily imply a situation of distrust. Kramer (1999) argued that distrust can emerge as a function of social categorization processes, such as when in-group individuals presumptively distrust out-group members. In this way it can be argued that an initial trade relation in yam and cassava may start differently when one cannot invest or draw on the social capital of the in-group. However, this is not necessarily distrust, but a process of evaluation and alignment and misaligning that eventually would judge whether the situation and person calls for a situation of trusting. In this way actors may not be able to rely on in-group's norms and values in the aligning processes, and there may also be lower levels of social cohesion mechanisms and higher levels of suspicion. Hence, actors may initially base a transaction on a stronger level of economic rationality (spot transaction) and invest into economic capital as a rational choice in such situations. Thus, in these situations, there seemed to be a stronger economic logic valued in the initial stages of developing a trade relation in which the grounds for establishing a relation was in fact tested. Arguably, it may be reasonable for farmers and traders to start an alignment process and a potential trade relation based on the absence of trusting. In a Bourdieusian sense, the farmers interviewed above may have applied a disposition in habitus and for not placing trust in such risky situations, which had been supported by a practical sense of the situation and feel for the game in the field. This judgement, as also discussed above, may be based both on the situation itself, and the influence of experience with former partners, which would form part of farmers' and traders' habitus. As expressed by Gyekye (2003) in the Akan culture, which is the dominant business language applied in the study areas in Ghana, life is viewed as an endless drama of struggles (p. 45), which both required the help of "fellow" men, but also suggested that one should be careful in dealing with the unknown. An Akan maxim expressed it this way *"life is mutual aid"* (p45), and another Akan maxim would say *"life is war"* (p. 46). In the study areas of this thesis, all informants expressed that *"one*

can never be too careful in placing trust, when you do not know a person and where he comes from" (See for instance interview 4, yam trader, Northern region). In this sense implications ingrained in habitus of lack of trust in new trading partners seemed to tally with a general predisposition of high risks ingrained in the field and situation, when dealing with traders initially not part of the social capital group as oneself as argued above. Moreover, the institutional back-up initially found in the community based trade relation was out of play in the distant based trade as individuals could not apply obligations and norms of reciprocity the same way as with community trading, and thus sanctioning and shaming was difficult to enforce in these situations of early trading developing. Hence, initial stages with traders one did not know needed time, in order to align and pave the way for trusting. However, cooperation could take place, but seemed to be based on an approach where economic capital was prioritized, and with an accepted and natural lack of trusting.

Contrary to the above, however, there were also instances where farmers or traders had sold on credit on a first time encounter to unknown traders. However, although happening, it was rare according to participants interviewed in the study areas. Nevertheless, a trader in Northern region explained:

" There are some people [traders] who come from Bawku; as for them we don't know where they come from, we don't know their houses but we sell yams to them on credit, they don't pay, they will only take it on credit, but how to get your money is the problem.(...) but I don't understand the women; they go and sell their yams to them, later they complain (...), somebody whom you don't know his hometown and you just allow her to take yams worth GHc1000, on market days when she comes, she will say we didn't sell, this is what we have, they will give about GHc100 or GHc200, come and see how we chase them, the last time I sold 150 tubers of yam to them which was GHc160, my customer was not around and those were the remaining yams, I was about to go and she came, but I said no I will not give it to her, she begged me and I allowed her take the yams, it took me four weeks to retrieve the money".

(Exploratory fieldtrip 2013, yam middle-man, Northern Region)

From the above quotation it seemed that when yam or cassava was sold on credit at a first time basis with unknown traders, it was either out of having no other choice (you take the risk as your product would otherwise rotten), or it may be due to a hope or a wish to get a better price on credit (if the credit is returned) than if you sell it to someone offering spot transaction at a lower price. Moreover, selling on credit in a “first time” encounter may also indicate an asymmetrical power relation, as the traders from Bawku, in the above quote, only wanted to purchase the products on credit and also set the conditions for repayment to their advantage. Apparently, they seemed to hold the power to do so. However, for the tradeswomen at the market it proved challenging, as they had to spend much time getting their money back from the traders they sold to, and also it seemed that these traders were not part of the regular partners, whom had not been around on that day. However, it seemed they eventually got their money back, but these were returned in small instalments making it difficult to keep track of, and involving higher risks with perhaps losses. In these instances there seemed to be a level of power, and a higher level of risk ingrained in placing trust, if trusting can be argued to play a part in these instances. Arguably, hope may describe the situation better, as there was a hope that the credit granted would be returned. However, this seemed to imply trusting to be placed in the situation rather than in the individual traders. Trusting an insecure situation also seemed to carry with it norms of faith expressed by participants, and the role of religion in placing trust in seemingly unpromising situations. I will return to this issue in detail in chapter 8, where issues related to breaking off a trade relation is analysed vis-à-vis the role of religion.

In the following, the analysis will concentrate further on issues and strategies applied in accessing and testing a person’s creditworthiness in yam and cassava trade.

6.4 Testing a Potential Partner

Simmel argued that trust is based on incomplete knowledge, but it is not based on ignorance. Thus in the view of Simmel (1978) trust is situated between total knowledge and total ignorance. In other words trust is a state of mind and needs good reasons. As a consequence we can trust when facing the unknown, but if the trust we have placed is broken we seem to act with regret and perhaps retrospectively think back of the trust placed as not having been reasonable. When we cooperate without reasons to trust, we rather speak of gambling or hope according to Simmel.

Starting a trade relation on credit in the field of yam and cassava, may also be part of a conscious decision of testing a person's creditworthiness, and perhaps allowing to access knowledge and reasons to go further in cooperation built on trust, as expressed above. Thus credit in initial trade may be a rational choice. As explained by a sub-chief and cassava farmer interviewed for this study in the Brong-Ahafo region:

"So the first time definitely you would have to allow some risk (...) you would have to take a risk to get to assess the person's [trader's] truthfulness or loyalty to you. But he [farmer] realised that the person he is working with right now brought in what is expected of him [trader] when the time was due, so they built that relationship over and it's come to stay (...) because you haven't worked with the person before, so the first time he is even coming you are not sure whether he will bring it or not. But then you try to see, you give him the benefit of the doubt(...)if it would be worthwhile working with him(...)so maybe the quantity that you are supposed to give him at the first time you meet him you don't give that quantity, you give a little that wouldn't really affect you if the person decides not to come back, to test him and then when you have built the trust over time then...he[farmer] didn't know anything about him [trader]. So now he's come to know the family, where he lives, what he does, so he can afford to give him the quantities...in larger quantities"

(interview 27, Sub-chief and cassava farmer, Brong-Ahafo Region)

As explained by the sub-chief and cassava farmer from a village in the Ashanti region, the initial openings that could pave the way for a trade relation had to be tested, which meant he would take some risk and give the person some of the products on credit, in order to see if the person would pay the amount back. Möllering argued that if trust was not established people needed to “bracket the unknowable” by taking a “leap of faith” (Möllering, 2001; Lewis and Weigert, 1985) to find out if a trusting relation may be built, which went beyond subjective reasoning. In the above case, it seemed that the sub-chief consciously made this decision to trade on credit, which arguably was not a leap of faith then, but a calculative decision to support a later evaluation, and to engage in trusting built on experience with the person in cases where there may be weak institutional support to back-up the trusting. In such a case, one might speak of a leap of faith, but it does not imply that in fact trusting has developed, as it seemed that the sub-chief above engaged in such transaction as he had no knowledge of whether the person could be trusted. He simply sold on credit to test, and seemingly had not built expectations as to whether it would develop into a relation of trusting or not. Only experience and time would tell whether the investment would develop the relation further.

6.5 Initial trade based on Third party back-up

Another approach found in this study in order to reduce risk and secure agreements were kept, seemed to be based on having a third person known to both parties to vouch for the other person. This was seemingly used in cases where traders and farmers could not base the development of trusting on any pre-knowledge such as knowing each other's family and background. Third party back-up in starting a trade relation seemed to be take place in cases where both parties knew a third person, who was thus known to both sides. In many cases this could be a specific person of importance who had an extensive network, such as the son of a chief (in Brong-Ahafo), or specific elders (In Northern region). Moreover, it could also be long term trading partners, who introduced a new potential partner.

In some cases, it could also be queens found on the market (Techiman and Mampong markets), which I will return to in chapter 8. In the account beneath, a yam farmer from the Brong-Ahafo region explained how he started a trade relation with a tradeswoman who then later violated the relation:

“That there was a woman at Techiman and the woman was one of his [farmer] regular customers [trader], it was the woman who introduced that lady[trader] to him, so the first year the woman[trader] bought a lot of yam and when she went she came and paid the money alright, so two years later the woman came again, it was that two years later she collected the goods on credit and never came back again, and the woman who introduced that customer to them, the woman is dead, the one from Techiman, yeah, so they couldn’t trace the woman again.”

(Interview 17, yam and cassava farmer, Brong-Ahafo region)

In the case above, a long term trading partner had introduced a new partner to the yam farmer, and the woman seemed to have kept to the agreement as long as she was responsible through a third person, but unfortunately when the third person died, this control mechanism vanished, and the person also disappeared. In another case, a yam farmer had been introduced by a family member to a new trading partner:

“That sometimes these new customers they don’t know them, when they are coming they are being led by maybe a family member who knows the customer somehow a little bit, so based on the person you know you then give the goods to the customer on credit. So in case the person do not bring the money, you go to the person you know, ask him, you came here with this person, the person collected my yams or cassava on credit, and here is the case: the money is not yet in. So the person also trace and trace and trace, if he is not able to find out where the customer is living just because it’s a family member you have to stop because you don’t have anything you can do. That sometimes it’s through those who lead the customers to them. That’s why they have the trust and gives them”

(Interview 16, yam farmer, Brong-Ahafo region)

In the quotation above, the one introducing a partner, a family member, seem to hold responsibility for the upkeep of the agreement. In this sense a third person involvement seemed to serve as another approach of lowering risk in connection with trade and trusting among farmers and trader in the study areas. Moreover, although it may be an additional security that a third person supports the trusting, it may on the other hand still be challenging to uphold an agreement, and as indicated in the quote above, in cases where a family member introduced the person who defaulted, this person cannot easily be punished, as norms of kinship seemed to dominate the field illusio.

6.6 Summary

The empirical findings in this section indicated that various forms of practices of starting a trade relation were found among yam and cassava farmers and traders. These practices may be understood as trusting practices, and among these some were more risky than others. Although trade relation types varied and intersected, there were 3 forms of trading relations found in the study. These shaped trusting practices and reduced risk in different ways.

The first type of trading relation found was the community based relation. In these types of relations both the farmer and the trader were known to the community, knew each other's families and houses. In these cases the preliminary trading seemed to start on an initial high level of alignment of the practical sense and habitus which reduced risk in trusting. Both were members of the same social network, and the trade was backed by knowing each other's families, houses, and having "records" and information of the other. Also the practical sense was in alignment as both players knew the rules of the game and their positions within it. In terms of trusting the grounds for it was already shaped and made placing trust less complicated, and less risky.

The second type of trade relation was characterized by situations where the trader and the farmer did not know each other, nor had any back-up in the surroundings, which could enhance trusting and reduce risk. Typically these types of trade relations were market based with traders or farmers coming from other areas. These types of trade relations I have termed distant based trading relations. These relations started on an initial low level of trusting, but had to test the grounds of aligning and alignment, and whether there would be a foundation for developing the relation into trusting. In order to pave the way for finding out, whether this was the case, experience characterized these relations. Most often the initial stages were based on spot-transactions, in order to gain experience of whether and how the person paid and bargained. Farmers or traders having paid up to 3 times developed the relation into another stage where credit was given. Sometimes credit could also be given in small quantities one a first encounter, in order to test the other person and evaluate the trustworthiness of the other person. In these types of relations, the initial level of alignment is low, and partners started on a foundation of unfamiliar interactions, where experience determined the level of alignment and trusting.

Another way of dealing with unknown traders or farmers on a first time encounter was via a third-person who was familiar to both parties and trusted by both the farmer and the trader. In these instances the business could start with a higher level of risk and involved credit, as the the middle-man (third party) lowered the risk and created some cohesion mechanisms as he was responsible, if the agreement was not met. Trust in these case developed out of trust in a third person, which could align unknown traders and farmers to each other, and by time could develop trust, if these relations aligned further. In figure 22 beneath, I have drawn the various forms of trading relations found in the yam and cassava field. Arguably what links the various relations together, was found to be community and kinship, which indicated an *illusio* in the field that largely drew on communitarian values for alignment and trusting, and ingrained in actors' *habitus*.

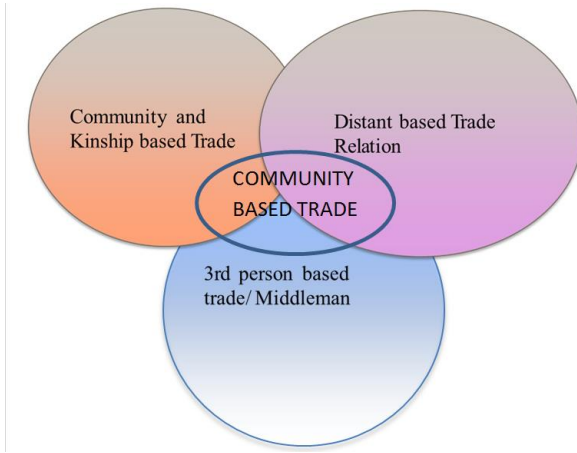


Figure 22: overview of types of trade relations characterizing the field, own creation, 2016

The following chapter will concentrate on how trade relations and trusting seemed to be maintained among yam and cassava farmers and traders.

Chapter 7: Maintaining Trade Relations and Trust

In this chapter, I seek to analyze issues that go into maintaining the various established trade relations among farmers and traders. The departure is thus a micro-scale perspective, by taking note of Bourdieu's forms of capital with a specific focus on social capital as an investment strategy applied by yam and cassava farmers and traders in doing business. The chapter highlights sub-question two of this thesis: how are trade relations and trusting maintained, and consequently offer argumentation in answering the overall research question of this thesis: "In which ways does trusting practices affect yam and cassava farmer-trader relations in Ghana?"

7.1 Introduction

As the qualitative data provided overwhelming evidence that farmers and traders supported and developed informal credit relations, and that these were built on specific norms in granting and lending credit, I wish to illuminate this issue further. Furthermore, this chapter explores norms of reciprocation, and gift-giving vis-a-vis issues of power as part of exploring the rules of the game in maintaining trade relations and credit issues. This focus should serve in partly illuminating in which ways trusting practices affect farmer-trader relations, processes and developments.

In the study areas, all farmers and traders interviewed had regular partners, and thus had developed some of their trade relations further. The number of partners varied between having 1 partner to dealing with 60 partners (a yam queen in The Ashanti region), and often traders dealt with more farmers, whereas farmers dealt with a few traders. Relations were found to last from 3 months, and the longest found in this study had lasted up to 60 years, and had been inherited. A graph overview of interview attributes, the number of trade partners found, and the length of the trade relation can be found in appendix C. The analysis will focus on these relations henceforth, and the "maintenance strategies" that went into these relations.

The following section explores issues of informal credit relations, as this was found to be part of trade relations in this thesis.

7.2 Informal Credit Relations

This section examines the practice of informal credit relations among farmers and traders; in order to illuminate what role trusting has in maintaining trade relations. Furthermore, my reason to focus on this theme is based on the empirical data which revealed that credit relations within the majority of farmers and traders interviewed usually practiced credit borrowing and lending.

Evidently in the study areas of this thesis, all farmers and traders engaged or had engaged in trading based on credit agreements (except int. 5), and it seemed to be part of the field practice. For the sake of this research, I view, and narrow my focus of, credit relations in this context as part of how farmers and traders relate and carry out their trade with one another. Credit is thus; in this case, an informal social system based on verbal agreements between trade partners and/or friends, and not related to formal credit institutions. Even though there are instances where credit institutions have been involved, such as banks, NGOs or micro-credit schemes, it has not been the focus of this study. It is worth noting, however, that Amoako (2014) found in his study of export relations in Ghana that exporters with access to formal credit loans seemed more powerful, but in most cases of this thesis farmers and traders had minimal access to formal credit loans or it happened on an irregular basis. In the study areas most credit agreements were based on forms of social contracts, most often they were verbal and did not include an economic interest free (see for instance interview 27). However, I argue that the credit facilitations do carry with them, a level of interest that is not financial, but seemed to be reciprocated by enhanced loyalty in this study.

A majority of farmers and traders would only engage in credit transactions with their regular partners, as they had to build enough trust, so that the chances of

getting the loan back seemed higher. Arguably, established trade relations involved some level of cooperation, and cooperation may be founded on trust, but may likely also be grounded in other issues such as norms and obligations. Thus, cooperation does not necessarily imply a high level of trusting or high levels of aligning, but may sometimes be conflated with these, as argued by Frederiksen (2014: 12), and discussed in the previous chapter 6 of this thesis. Various forms of credit relations took place, and as discussed in the chapter concerning starting a trade relation above, credit facilities usually took place when farmers and traders had developed a relation, where both parties expected or had enough confidence in that the verbal agreement would be upheld, and risk minimized. In the following section, I will touch further upon the domineering practice of using verbal agreements found in yam and cassava trade, before returning to types of credit relations mostly practiced in the study.

7.2.1 The Practice of Verbal Contracts

The issue of using verbal contracts has been mentioned in the tentative field over view in chapter 5 of this thesis. However, I wish to explore further the basis of verbal contracts and issues of trust in relation to this topic, as all farmers and traders used verbal contracts in relation to their regular partners, but seemingly also in their general practice of trading. It thus seemed as the dominating practice in the field of yam and cassava was the use of verbal contracts. As explained by a cassava and yam farmer from the Northern region who had also moved into trading the usual practice between farmers and traders were based on verbal agreements:

"(...)here in the village there is not any circumstance that when you are going to the trader to borrow something or to get some funds there is no need to document it on paper or to go there with someone to witness what you [farmer] are giving out. Because they [farmer and trader] live together, they know each other for a very long time so both of the two partners must have the trust that at the end they must definitely settle, so there is no need to write anything down".

(Interview 42, Cassava and Yam farmer, Northern Region)

The farmer quoted above seemed almost upset by the questions posed during the interview of whether he used written contracts with his regular partners i.e. “*under no circumstance*”. Neu argued that the introduction of a written contract may be harmful when there is a high level of trust, which may be an explanation to the farmer’s reaction to the question posed during the qualitative data collection, of whether he used written contracts with his partners. Another reason could be that the practice had been so much taken for granted that the farmer had never considered any other way of practicing trade with partners before. In the above case, trusting seemed to be based on both the farmer’s past experiences that had formed a certain familiarity with a situation, which made him interpret and understand the present. He had a disposition to trust in these relations based on his experience with his partners, but that did not translate into trusting all other situations. There were unfamiliar situations where farmers and traders did not have any established relations, and where new trade relations needed to be formed. Many of the farmers, and also some traders, reported that they had readily given out their products when a trader had asked for it on credit but seemed also to have been taken into “first time” trade with new trade relations in some instances. In regards to trust and control, Neu (1991) found in his study regarding the impact of control on trust that there is an “*irony of contracting*” in that contracting presupposes trust, but when high levels of trust are present, the introduction of a contract may result in a breakdown of trust (p. 247). As most of the farmers and traders interviewed in this PhD study had little or no formal education, written contracts were not practiced by a majority of farmers and traders. In relation to this PhD study, it must be assumed that credit relations were based on a positive expectation that the other would reciprocate the credit granted, and thus seemed to involve trusting or expectation in one way or another. In addition the upholding of the terms of the verbal contract also seemed to be supported by knowing one’s background and family house, so the trader in this

case would be able to go to the family house of the farmer, and discuss the issue or get back the outstanding debt, if the farmer would delay in repaying. Sodano (2007) argued that *“there must be alternative mechanisms”* in verbal or social contracts, since these are not able to enforce the agreement, if there is breach of contract. Hence they must be based on the assumption of the agreement being upheld. These mechanisms may be built on social conventions and norms of trust and also reciprocity. Sodano further argued that:

“supply of benefits by one party that creates obligations from the other party that are not precisely specified; this means that the nature of the return cannot be bargained about but must be left to the discretion of the one who makes it” (Sodano, 2007: 6).

In the previous quote from interview 42, the logic of social interaction seemed to be that as long as the farmer experienced or had a strong feeling that reciprocation would be upheld, trust in the relation would be enforced. Moreover, it could also be argued that trust in the relation had already developed far, and as Neu argued introducing a written contract would then indicate a level of distrust, which may be harmful to an already established relationship. The farmer above had 4 regular partners, where the longest had been 10 years at the time of the data collection. The reason he gave for his experience with his trade partners seemed to be based on a logic where knowing each other well by years of trade, living together in the same community and knowing each other's families reduced risks related to trading. Both the farmer and the trader knew what was expected of them in the situation of borrowing and lending, and their individual habitus seemed to both fit each other and be in line with the field, which made the practice natural and logical with a shared *illusio*. In other words, failure in honouring the verbal contract would have too high costs, and too much would be at stake in this situation. The farmer's experience with his regular customers seemed both to be built on familiarity of reciprocation in credit obligation being honoured and knowing how to play the game and practices well. Furthermore, it seemed he had the back-up of his and his

traders' social capital network to enhance the foundations on which trusting was maintained, which lowered the risks. However, the farmer also seemed to indicate that in some cases you must *"go there to witness what you [farmer] are giving out"* in terms of how many tubers of yam or cassava was given out, or how much money was lent. Nevertheless, for the yam and cassava farmer quoted above, he seemed to point out that with his regular traders there were no need for such kind of control nor a written contract, as trusting was already high between him and his trader. Another explanation could be that he was not ready to disclose any other possibilities during the interview, since his community was overhearing the interview. Even though, it seemed he had knowledge of other examples where it was necessary to bring in 3rd persons to witness how much had been borrowed or lent in a verbal agreement, or where introducing a written contract had been the case, this was not discussed.

The practice of using written contracts was very rare, as mentioned earlier. However a few farmers and traders mentioned that they were slowly changing into using written contracts in some cases. One cassava processor from the same village as the farmer quoted above explained:

"Those days it wasn't done by documenting anything down, but today education is everything. Those who have their children who are into education, and they can read and write, when you are going to borrow or when you are going to take something on credit, you [farmer] go with your child and the fellow [trader] also comes with the child. So both families can negotiate; they can write and read so they have put it on document. That is what currently she is practicing

(Interview 44, cassava processor, Northern region)

The woman above explained that she had 6 regular partners. She had been in farming all her life and her longest trade relation had been 5 years. Interestingly, she touched upon both a new practice that was brought into the field of cassava and yam trade in her case, and how her (and her husbands) investment into

cultural capital by educating their children had been reinvested into the field of yam and cassava trade relations, which had partly meant they had changed their practice. Arguably, until the children had learned to read and write it had not been possible to use written contracts, as most farmers and traders in the field has no formal education (see appendix C). Moreover, it also seemed that there were instances in trade where the level of trust was weaker or simply the change of practice made farmers and traders realize that agreements could be strengthened by introducing written contracts into the field giving the weaker part a somehow more advanced position in the field. However, how written contracts were enforced, and their effect, has not been unveiled during this study. Nevertheless, whether written contracts in fact would enhance agreements seemed doubtful, and depended on whether these in fact could be enforced if breached. It is doubtful that these contracts could be supported by a juridical system on which the written contract could be backed up. The issue of disputes among farmers and traders and how they are solved is an issue I will return to in chapter 8 of the analysis dealing with violation and repairing trade relations. Furthermore, it seemed to be a new development practiced by the minority, but as communities had invested into educating their children, who thereby brought new practices into the field of yam and cassava trade, it seemed as a potential new form of doing business that would affect the rest of the communities in future. Perhaps this could also explain why all farmers and traders interviewed sent their children to school, and seemed to value education highly despite having had no or little formal education themselves. Arguably seeing the supposed benefits in relation to education, and perhaps witnessing higher levels of successful business exchanges by involving children, may have played a role. As mentioned, this study however, has not explored the issue in detail, but this would be an interesting area to explore further in another study.

In what follows, the analysis focuses closer on a specific type of credit facilitation, namely traders granting credit to farmers.

7.2.2 Traders Granting Credit to Farmers

One form of credit facility usually involved traders granting credit to support farmers in pre-harvest issues when they were regular partners, and where obligation to give and obligation to repay seemed to dictate the practice. Farmers were therefore expected to hand over the produce (the debt) to the trader that supported the production, and in this way settle the debt. Moreover, it seemed that there was an implicit agreement or norm that the additional crops farmers had yielded would also be sold to the same trader who had granted the loan in the first place. As a yam trader, who had 10 regular farmers, explained:

“(...)others come to beg for money, so they[traders] assist them[farmers] to produce the yam. So when they cultivate, they try to bring it to them so that they’ll bargain. After that they’ll subtract the amount then they’ll pay the rest to the farmer. That’s why sometimes when they [farmers] bring the yam they search for them[traders]and bring the yam to them straight”

(Interview 13, yam trader, Brong-Ahafo region)

The yam trader explained she had been a trader for 32 years, and her longest trade relation had been 5 years. This indicated that although she had regular farmers she traded with, these had been changed or broken in one way or another over time. Nevertheless, her explanation of how she conducted business with her regular farmers in the quotation above indicated that credit seemed part of an obligation that could be activated via the word “to beg” in a trade relation. However, it also seemed that, in order to be entitled “to beg for money” farmers and traders needed build a relation that carried norms of credit facility. In this way access to and investing into a network were important aspects of surviving and generating an income among farmers and traders. Moreover, the quotation also indicated that although the trader and the farmer in this example drew on norms surrounding informal credit facility, there seemed also to be a degree of limited voluntarism on the part of the farmers, as traders had more economic power. The limited voluntarism came into play in the sense that actors usually bargained as the

produce had no fixed price. However, this indicated that was a degree of importance attached to economic capital and price did matter. Moreover, the bargaining positions seemed to carry an asymmetrical power relation in which the farmer in this case, seemed to be in a weaker position, as the credit granted to him implied that he would be forced to sell the rest of his produce to the trader, although he might have been able to gain a better price if he had sold independently from his regular partner. Nevertheless, this would also make him more vulnerable in the long run, as he might lose the protection of his network and regular trader. However, the relation of interdependence, the fluctuating power and the loyalty seemed in this study to give farmers the incentive to come back with the granted loans in the form of yam and cassava produce, but could also cause farmers to opt for short term economic benefit in some cases. However, selling the rest of the yam and cassava to the regular trader, seemed mutually to protect farmers and traders having an established relation in times of glut and lean seasons. Moreover, such an independent relation meant that traders in some instances were able to make a better profit of the farmer's produce than by purchasing from any random farmer. The interdependence of farmers and traders enhanced these network based business relations in the study areas as a protection in harsh periods, and worked as a form of social security for both parties involved. In the empirical data of this study a majority of traders extended this kind credit service to "their" farmers, which indicated a relationship based on interdependence between traders and farmers. Arguably, the traders seemed in most cases to be able to extend credit, and thus had a higher bargaining power as I implied before. However, traders were also dependent on loyalty from farmers. These issues seemed to provide higher security in placing trust in each other and the situation surrounding it in upholding the agreements. Moreover, the consequences of breaking these could result in the loss of the protection of the network and partner, and could cause one's business to falter in the long run. I will

return to various consequences of violating trade agreements found in the study areas in chapter 8 of the analysis.

The following section will explore issues of obligation related to granting credit in yam and cassava farmer-trader relations.

7.2.3 Granting Credit out of Obligation

Apart from the direct credit facility described in the previous section, there were also obligations attached to traders in the maintenance of trade relations, as it seemed asking for money beyond that of farming activities was part of the added value of farmer-trader relations when the relation had developed further. As a Cassava farmer with 3 regular trade partners expressed:

“(...)that when you work with them[traders] for a longer time you [farmer] are able to build trust, and even when you [farmer] haven’t sold anything to them [traders] you can just go to them, ask for money as a form of advance, so that when your produce are ready you can just supply to them. That is a form of advantage”

(Interview 23, cassava farmer, Ashanti region)

The farmer quoted explained that his longest trade relation had been 8 years with his current partner. The farmer explicitly referred to trust as the foundation for the credit granted and reciprocation inclined in the above relation. The farmer seemed to assume that having developed a relation of trust, gave him certain “benefits” in the form of being able to ask for money, which may not necessarily be related to the business, but used “to solve your problems”. This relation was supported by the interdependence and shifting power connected to norms of credit. The quotation indicated that the farmer had accumulated enough social capital, by being a loyal farmer and had built enough trust, which could be utilized in asking for money related to other issues than the direct issue of business, because they had built a deeper relation, which applied norms related to kinship and being member of the same social network which was invested into. Another explanation,

however, could also be that the trader and farmer viewed the money given as a form of gift with low or no expectations of repayment in cash, but which may have been part of upholding norms related to maintaining the relation. Trust may in this case have been supported by loyalty, power and interdependence: a loan because you are in need- either considered a gift or repaid in loyalty. Another example from a yam farmer beneath explained how credit relations worked in his community in the Northern Region. The farmer also served as the District Assembly man in his Community, and had secondary education:

“(...)if I [farmer] have some products to sell and it’s not ready for me to bring it from farm, I need some money to solve my problems, I can go to one of them [traders] to talk to him or her so that, because of that relationship, she or he can give me the money that I want, so after harvesting I can pay them. So these are some of the bases between I [farmer] and the traders. Because knowing each other...knowing where the person comes from you can’t go to that person for money from her and she would say “no I won’t give you”, because she knows you, and know where you are, so these are some of the relationships”

(Interview 2, Yam farmer and District Assembly man, Northern Region)

In this example, the traders were assumed by the farmer and District Assembly man to have more economic capital than the farmers, and also it seemed the farmer was taking a point of departure in farmers and traders coming from the same communities or nearby ones. Thus, traders in this example seemed obliged to grant a loan when asked for it by a regular farmer (who was also proving loyal or trustworthy). Arguably the levels of trusting in community based relations were higher, or based on a strong social cohesion that made it unthinkable to breach. As the farmer pointed out in the quote above, the trader could not decline granting a loan to a farmer, if asked. Declining a loan would perhaps suggest that the trader did not value the loyalty of a farmer, which may be considered shameful or harmful to the established relation in future trade and affect trusting. To shed further light over the above issue, Bourdieu noted in his study of the Kabyle people that asking for credit may be a shameful act, which you would only ask of someone who you

know would grant it (a long term friend, member of community and trading partner). Bourdieu in his few lines on trust, talked about the paradox of borrowing, which he argued *“presupposes a relationship of trust”*. Bourdieu here referred to a domestic economy and his studies of the Kabyle people in Algeria, where he argued that in that field, an implicit rule of borrowing meant that:

“one does not ask just anyone; more precisely, one only asks someone who will be required to meet the expectation, in other words a member of the group within which a certain form of solidarity exists. And, even within the group, one only asks peers who are entitled and obligated to “reciprocate”(…). Likewise, one asks for credit only from someone whom one knows is obligated to grant it. The shopkeeper who is asked to give credit feels that he 'must' give it, because he is well aware of the extremely harsh ordeal inflicted on the honour of the asker, who, to meet the basic needs of his household, has to make an enquiry that brings dishonour to himself and to his whole family, which proved unable to provide him with the resources enabling him to avoid it: 'I cover myself with dishonour, do not dishonour me'” (Bourdieu, 2005: 3)

According to Bourdieu, in the domestic economy in Algeria among the Kabyle people, there seemed to be an obligation to lend, if one asked for credit. But it was also almost “a sin” to borrow or an indication that you could not live up to expectations in the domestic economy of feeding and looking after your family related to the responsibilities and tasks granted to you as a farmer or a trader, etc. Furthermore, Bourdieu in his unpublished work named *“The Bank and its Customers: Elements for A Sociology of Credit”* spoke of credit morality (Swedberg, 2010: 7), and distinguished between having a “traditional ethos” vs. a “capitalist ethos”. In traditional societies credit was viewed as a sin, but in a fully developed capitalist society *“credit is viewed in a systematic and rational way for productive investments”* (Swedberg, 2010: 7), and was a necessity (not a sin), in order to advance in an economic sense. The way of viewing credit in the study areas of this PhD – especially in the farmer villages – seemed to carry resemblances to what Bourdieu termed the *“domestic economy”*. However, I would argue that hybrid forms between the two economies – the domestic and capitalist - *may* be observed

in this PhD study, which affected the field of yam and cassava, and made actors act in ways that at times seemed out of sync with a transforming field practice.

Returning to the cassava farmer from the Northern region in Ghana and issues of credit viewed as shame (int. 42), the farmer touched upon the issue of credit relations being “*a secret between two people*” similar to Bourdieu’s observations made among the Kabyle people:

*“(…)**they [farmers and traders] believe that it’s a secret between two people, so you the trader don’t go to tell Mr B that I have borrowed Mr Kwame some money to start or Mr Kwame would also go to tell someone I went to this woman and did like this**”*

(Interview 42, Yam and Cassava farmer, Northern Region)

This system of lending and granting credit in need seemed to be practiced in yam and cassava trading in instances of community trade, but also on markets. On markets it was usually “the direct” form of credit taking place, but instances where farmers and traders were either from the same community or had traded over a number of years and developed their relation into friendship also carried with it this form of obligation. Also instances where a current relation between a farmer and trader was “inherited” from their own parents’ trade partners, carried these “rules of credit” similar to the ones practiced in the community, which seemed to have been extended to distance based traders that had accumulated the same position as community and family members, and seemed to have been adopted into an “assimilated kinship” discourse.

For instance, some informants talked about their long-term trade partners as family, and used the same discourse as one would use to describe your spouse:

*“(…)**But he hasn’t completely divorced the first person he was dealing with, but he is able to get somebody to add to that and it’s just two years now**”*

(Interview 7, Yam farmer, Northern Region)

*“That it’s not because of the relation, the family of that woman, but because there has ever been some **love existing** between the two of them. I told you he said he got to know her when... that the friend, **she was a girlfriend to his friend**, so that is the main reason why he cannot break from the woman.”*

(Interview 5, Yam farmer, Northern Ghana)

Arguably, trade partners that did not keep a cordial trade relation, and were viewed as part of the network (coming from same area, knowing the same people, etc.), restrained whether the relation could be terminated, and influenced the economic outcome of the relation negatively indicating that the social capital was valued higher and more reliable than the economic one. Thus, maintaining the network and relations deemed more important, and even though agents were not acting rationally in an economic sense, Bourdieu argued that agents did act rationally according to the *possibles* they had in relation to their position in the field and the feel they had for the game – in this case the yam and cassava field game.

In many cases this way of conducting business and credit obligation seemed to be taken for granted when trade relations were established, and involved less bargaining. Trust in this sense seemed to be built on a disposition in habitus of past experiences influencing present interpretation and understanding (Frederiksen, 2014).

7.2.4 Power and Credit issues

Nevertheless, while the obligations ingrained in having and maintaining a trade relation had some advantages and was necessary for both parties (receiving credit, etc.), it could also at times be a disadvantage and complicated and more expensive for the lender as well as the borrower. A yam trader explained:

“So they think that it’s even more expensive borrowing from themselves because when you are done paying the principal, the person will be coming to you time to time for money even when you have finished paying”

(Interview 35, yam trader, Ashanti region)

In this sense investing into the social comes with obligation and reciprocity, but it was not necessarily a way of advancing economically, which seemed to be the issues put across by the above yam trader, as you then “could not say no”, if asked for money. However, the way of acting seemed to make sense in the field, as it sustained the trade relation by investing into the social, and the common benefits of doing so, which implied that the social investment was prioritized over individual economic needs and gains in the short term. This brings me back to the issues of power in the field of yam and cassava, and how credit facilitation was viewed by various actors. Interestingly, it seemed in this study that especially traders that were powerful viewed obligations such as credit facilitation to be complicated, and that it would be easier to have a more formalized system. On the other hand farmers that depended on powerful partners to grant them credit viewed the credit facility much more positively. The same pattern was found related to issues of involving family members in business, where traders with a higher level of economic capital seemed to view family in business as somewhat complicated and these constraining economic gains. Interestingly, farmers in weaker positions, contrary to the above, uttered quotes such as “*family is everything*” (e.g. interview 16). In this sense, it seemed plausible that powerful traders, mostly based at market places, had moved further from the traditional ethos to a more hybrid form of incorporating a capitalist ethos shaping and being shaped in the field practice at the market places, than what was observed in the communities, where farmers to some extent had a more traditional ethos. Naturally, this brought many paradoxes with it, and the dependence in a weaker position and the obligations in a stronger position in a farmer-trader relation were thus viewed both positively but also complicated. Furthermore, it seemed to trap

some traders and farmers in limbo between two changing practices depending on the various position and field practices related to localities such as the market place and in the communities. However, the seemingly high value of social capital by both farmers and traders made it somehow a taboo to value economic issue before the group and network, and this was also evident at market places, which kept the parties in an interdependent relation, where security and protection was offered for loyalty, and which seemed to be twofold as power to some extent - at least economic power - shifted depending on glut or lean seasons between some farmers and the traders. Bourdieu argued that agents are in fact self-interested in maximizing their profits and in achieving a higher rank in society, thus taking on a selfish role; but interestingly on the other hand, they presume long-term mutual relationships - both symmetric and asymmetric - through exchange of symbolic goods. Hence agents, in this case farmers and traders, sacrificed their profits momentarily, anticipating larger profits in the long run as a result of building stronger relationships, and dictated by the field of practice.

Seen in the light of the discussion above, trusting issues seemed to rely on a mutual dependency, loyalty towards each other, and involve power. For Bourdieu, trust was intertwined with an agent's accumulated social capital based on symbolic exchange of commodities (e.g. gift exchange) (Bourdieu 2000). Moreover, there must also be some assumption in connection to the practice of credit relations, which makes trusting necessary for the practice. Arguably symbolic goods such as gift giving seemed to be part of the practice of exchanging goods and maintaining trade relations. This issue I will return to in section 7.3. But first I will touch upon the role of market queens in credit facilitation and maintaining relations.

7.2.5 Market Queens, Credit, and Trusting

In cases of market transactions, where farmers and traders did not have the advantages (or disadvantages) of being from the same community, risks seemed higher in credit relations and trusting. Furthermore, the larger the business

network became, the harder it was to base the relation on trusting with low risks as monitoring via community and having knowledge of one's partner's background could not always be realized. A cassava queen, locally referred to as *ohemma*, with 50 farmers, explained how she monitored the credit granted to farmers:

"Sometimes she [queen trader] also visits them [farmers] on the farm to ensure that the money is used as it is intended and by so doing it also gives her the confidence that she should expect something at the end of the production season. And she is also aside giving them money to invest in the farm, she also gives them anything they ask for from her"

(Interview 33, cassava queen, Ashanti region)

In the above quote the cassava queen seemed to know the location of the farmers, which may have lowered the risk in granting credit and trusting related to this practice. The visit to the farm seemed to "give her confidence" in the trust placed in the farmers, as she observed that farmers were planting, and seemingly the money had been used for what was intended. Interestingly, the cassava *ohemma* ended by explaining that apart from "what she expected", she also extended the exchange to a "non-commercial" one as she gave the farmers "what they might ask from her". Again this suggested that the obligations inclined in a farmer-trader relation took on norms of kinship in which the resourceful (in this case the cassava queen) provided for the impoverished (in this case the farmers), who in exchange for loyalty and bringing her the produce after harvest, may ask her for money (and any other thing) that may not necessarily be related to farming. In this sense, it seemed that there was an importance attached to the farmers and the cassava queen of signalling a relation that went beyond business to that of "non-business", which seemed to be farmers and traders investing into social capital and symbolic exchange that enhanced trusting and practice.

In addition, the cassava queen also added that in order to support the trust put in the farmers; she went to visit them, thus she had knowledge of where they came

from, and could track them. Arguably the level of trust here seemed to be supported by a control mechanism, which implied that she did not solely base her credit facility on trust, but perhaps it was based on expectations or confidence in the situation that reconfirmed the initial trust, as expressed in the quote above. However, the relation she had with farmers may also have been supported by her role and position as an *ohemma*, which equipped her with forms of capitals she could invest into her farmer relations to strengthen her position, which seemed to be a symbolically powerful position in which she both held power as head of the cassava association, had links to the traditional chieftaincy system, as well as dealt with local government officials, and formed rules via the association at the markets. It was reported in the study areas that to become a queen for a crop such as yam or cassava, you were chosen based on trade experience, having no bad records, and had leadership skills. Moreover, it was also considered a positive to be of royal family (related to the chieftaincy system), and that you would hold the position for life (Interview notes, Yam Secretary, Brong-Ahafo region). Similar findings have been made by Clark, 1994 and Lyon, 2000/2004 regarding market queens in Ghana. In the study areas of this PhD, I was informed that you could only be overthrown by the chief palace, but that it had never happened. According to the cassava *ohemma* quoted above, no direct salary was received as a queen, as she earned her salary by trading herself. Being a market queen seemed to indicate possessing a high level of symbolic capital. Moreover, the position seemed to include possessing the valued leadership skills, and based on the quotation above, it may have indicated that between the leader and her “staff”, there was a norm of both acting philanthropically to show you are powerful and concerned for farmers’ wellbeing (e.g. “*giving them what they ask for*”), and what was more, to enhance loyalty between farmers, the queen, and her traders at the market. In this sense, the queen seemed to support the exchange of economic capital and business, by running the trade as it was her own kin, and thus she invested into the social capital network by credit facilitation, visits, showing care, and being fair. This

practice seemed to characterize all the study areas where there was a formalized market, and a functioning yam and cassava queen. For instance, in the Ashanti region, the yam queen and her office ran an orphanage, and in the Brong-Ahafo region, the queen had built a primary school near the market, so the traders' children could go to school, and moreover a guest house had been built to offer long distance traders and farmers a place to rest.

In this way holding the position of the queen seemed to give queens the opportunity to convert both social and economic capital in exchange for symbolic capital – as she both acted as a symbol for the trade, but also had to actively provide and do philanthropic work to gain respect and loyalty, and to run a smooth business. For these reasons, the symbolic value of being the *ohemma* may also have strengthened the loyalty and trust placed in farmers, as they would be motivated to keep the relationship intact, and repay their dues. Apart from the reciprocation explained above, it also seemed that concrete gift-giving was part of a maintenance strategy of creating loyal farmer-trader relations, as the powerful seemed to be obliged to give, if asked, as I mentioned earlier. I will in what follows focus on issues of gift giving.

7.3 Gift-Giving Practices

Apart from the credit exchanges going into yam and cassava farmer-trader relations as a form of obligation in a relation, it was also reported in the study areas that when farmers and traders had built or was part of a trade relation gifts, and other forms of “maintenance” acts, were expected. This seemed to draw on a shared idea of morality and philanthropy that varied depending on type and length of the trade relation of the involved parties (Lyon, 2000: 672). In the study areas of this thesis, concrete gifts such as fish, salt, bed-sheets, bread, used clothes, a bag of rice, maize, a full chicken for Christmas, soap, some additional yam or cassava, cola-nut or some additional money were all part of symbolic acts maintaining trade relations. Gore (1978: 185) also noted that yam traders in Ghana's Koforidua area

gave gifts of clothing, provisions or fish to farmers similar to what I observed in the study areas. In table 23 beneath, an overview of gifts given by traders and farmers in the study areas of this thesis has been depicted.

Giver	Types of Gifts
Farmers	<ul style="list-style-type: none"> • Kola nut • Attending funeral • Sack of maize (int. 14) • Greetings • Additional crops (coco-yam or extra produce)
Traders	<ul style="list-style-type: none"> • Salt and small things for farmer wives (int. 22) • Money (int. 23, 28, 33, 34, 42, 11, 19, 21, 2) • Bed sheets (Int. 24) • Bread for kids (int. 24) • Attending funerals • Yam, cassava (13, 21) • Soap (21) • No gifts (int. 10) • Fish
Association	<ul style="list-style-type: none"> • Funerals • Weddings • Outdooring • illness

Table 23 – Gifts - Qualitative Data, PhD fieldtrip, 2014

From the overview in table 23 above, it can be noted that larger gifts and money seemed to be given by traders to farmers in the study areas. A cassava farmer from the Ashanti area expressed the following regarding gift-giving:

“(...) sometimes when they [traders] are coming too they bring some salt and little-little things for their [farmers] wives (researcher: here in the village?), yes, for their wives and they also give them additional produce after they’ve bought what they are expected to buy. So that is the kind of relationship they’ve been keeping”.

(Interview 22, Cassava farmer, Ashanti region)

Gifts seemed to be either reciprocal or given by the one in the relationship who had a higher level of economic capital to invest into the relation, which was usually the trader. Interestingly, it seemed like the gift in the above quotation was given once the economic transaction had taken place: “after buying what is expected”. Pierre Bourdieu explained the sociological basis of gift exchange as related to the practical sense behind the practice, which for him seemed to be based on the objective of building reliable partnerships in order to survive and accumulate capital in the market where competitions were fierce (Bourdieu and Wacquant 1992). In the study areas, the practice of gift exchange seemed to enable farmers and traders to bear smaller losses in order to build a stable and long-term relationship with one another, and arguably it may also have been part of testing a person’s trustworthiness over time. Another practical reason behind gift giving, which can be related to Bourdieu’s notion of power, might have been to attain control over other individuals keeping them indebted to the favour granted in the form of a gift. In this PhD study, a cassava farmer from the Ashanti region pointed out:

“(...) most of the time (the gift) come from the end of his customers [traders] because they [traders] get most of the profit, so to also secure their means of raw materials they [traders] also give something to motivate him [farmer] in the production. So they rather give him the gifts”. (Interview 24, Cassava farmer, Ashanti region)

In this sense the gift, seemed to follow the norms implied in the informal credit system, where the giver (usually the powerful) “signalled” obligations ingrained in communitarian values, such as providing for the needy. Moreover, the gift seemed also to indicate the identity of the giver, as someone who was not merely interested in the economic benefits of the relation. Moreover, it also seemed to put “pressure” on the receiver, as the way he/she would receive the gift indicated whether he/she would be interested in nurturing the relationship, and in reciprocating the exchange in terms of loyalty or returning small symbolic gifts such as extra crops, which was practiced in the study areas of this study. In terms of trusting, the gift may also have served reassure, whether the farmer and trader were (still) building a relation in which trusting was justified. Moreover, in “young” trade relations, it may also have been used to indicate whom to cooperate with and whom not to cooperate with (Marsh, 1994). As Fley and Florian argue in their study on gift-exchange and trust as a process *“Giving a gift to an agent whose type is unknown, involves the risk that the receiver is not interested in reciprocating the gift at all”* (2004: 39) . In longer term relations gift-giving may be used to “test” whether a trade-relation is still intact in terms of trusting, as the relation seemed to be constantly reconfirmed and nurtured by processes of gift exchanges among other maintenance strategies in the study areas.

To add to the arguments put forward above, a yam queen assistant at the market in the Ashanti region who had 4 regular farmers, pointed out how she maintained relations with her farmers in the form of gifts:

(...) sometimes when she [trader] is going to buy, she buys salt or erhm...used clothes of her sons she would wash and take it to the farmers(...) so that's the kind of relation they deal with"

(Interview 36, yam queen assistant, Ashanti region)

In the above example it seemed as the economic part of the transaction i.e.what you are expected to buy or sell, was supported by the incentives of a gift, which

was partly given by traders to farmers possibly in exchange for their loyalty and enhancing their motivation for nurturing or staying in the relation. In terms of gift giving and norms of reciprocation, Gyekye (2003) argued that in Akan societies - the business language used in the study areas - individual ability and gained respect were measured in terms of a person's sensitivity to the needs, demands and welfare of the group. Thus, the group needs came before the individual needs, and powerful members also had a responsibility in this sense. In the Akan culture of Ghana for instance, it was said that:

"if the actions of an individual, who clearly is in a position to contribute to the welfare of the group, fall short of the expectation of him as a member of the group, he would be described as a worthless person, because he would be regarded as having failed to demonstrate a sense of community and to display the communal virtues of compassion, generosity, and helpfulness, which are essential for the flourishing of the group and community"

(Gyekye, 2003: 52)

The yam queen quoted above seemed to indicate these responsibilities, and thus indicated there were certain obligations and expectations one had as the "bread winner" toward your network of providing for the poor and the community. In this case her farmers. This seemed to indicate a dimension of gift-giving and reciprocity built on similar norms found in altruism, but may also have served, as argued above, to test partners and whether the relation was still "going strong". Moreover, it also indicated the interdependence between the farmer and the trader, in order to do business and accumulate capital in this field. The gift thus seemed to be converted into symbolic capital as an expression of appreciation as well as sacrificing short term gains for the benefit of building longer term reliable business partners. Moreover, even though the powerful seemed to be the ones who brought additional gifts as their economic capital was higher, the farmers were also expected and did bring extra crops from their farm as gifts to regular

traders, which was also evident from figure 22 above, as well as expressed in the following quote:

“the farmers also sometimes give them [traders] gifts because they trade with them. That last week when he [farmer] came he brought some maize, some sack of maize as a gift and gave it to her [trader]”

(Interview 14, yam trader, Brong-Ahafo region)

Regarding gifts and counter gifts, Bourdieu emphasized the importance of a delay in time. According to him, a gift should not be reciprocated immediately, as it signalled that no further gifts would be given. In the above quotation, the trader explained that it could also be farmers giving the traders gifts to show appreciation of the trader “choosing” them to trade with. Although, I argued earlier that the power shifts between the farmer and the trader, it seemed from the above quotation that traders most often possessed a higher freedom in choosing which farmers to trade with. In this sense, the gift given by farmers to traders could arguably have signalled a wish from the farmer’s side to build and maintain further relations – a bond - , which may have been attractive for the trader who could choose among many farmers (Bourdieu 2000). To add further documentation to this argument, another middle-man and trader from the Northern region explained how farmers tried to build and maintain a relation with him in the competitive environment they found themselves in:

“They [farmers] will come here, so all the villages that I do go they [farmers] know of this. So on market days we’ll see them [farmers] coming in here just to say... others will come and say “hello and go”, others will come maybe their balance has remained for them, others will come maybe they’ll tell you [trader] try to come to us we need you and this, so every blessed market day they [farmers] do come here to visit me [trader], some of them comes, that is how it is.”

(Interview 4, Yam middleman/trader, Northern Ghana)

Apart from the concrete gifts described in this section, many other symbolic acts characterized the field of yam and cassava trade. In the following, I will touch upon the role of the associations in maintaining trade relations.

7.4 The Role of Associations in Maintaining Trade Relations

One of the main reasons for having associations and being a member of an association seemed to be attending social activities. In appendix C the data showed that a majority of traders and many farmers were members of farmers' or traders' associations. As part of maintaining trade relations, a majority of farmers and traders would attend funerals, outdooring or weddings of their trade partners (See figure 22), and in cases where it was not possible to attend, the partner would bring a gift (a message) via another person:

"(...) sometimes when they [farmers] have funeral, or they have outdooring or what have you, the woman [trader] when she hears about it, she messages a gift, yeah, to be given them. But if she has [a celebration], because she is far away they [farmers] don't hear it. If they were also to be...it they would have also attended they [farmers] don't have the opportunity. But she [trader] has the opportunity she hears and she always messages something to be given them as a widow's might"

(Interview 5, yam farmer, Northern Region)

Interestingly the market based trader's association also served as enhancing attendance for funerals and other social gatherings. In fact it seemed from the data collected that it was the main reason to have associations at the market. And the gifts for these occasions were usually gathered via the associations where all traders contributed an amount:

"You know Ghana here, sometimes when we [traders] are doing funerals and other things we want people to come. So that sometimes you have a funeral you rent chairs, canopies and the rest and people don't come, sometime you feel embarrassed so, but if you join the association at least the canopies and other things that you'll

rent they [association] will assist you pay some of them and at least the chairs will be full, they will not be empty chairs”

(Interview 13, yam trader, Brong – Ahafo region)

In the quotation above, it is important to note that this seemed to be practiced among traders (trader-trader relations), but the data also revealed that associations would support farmers or traders, if “bereaved” such as in cases of illness of a trading partner. Arguably, by attending funerals, relations were strengthened, as well as used to reinforce obligations between farmers and traders. Lyon argued that in Ghana:

“A large number of guests at a funeral is a sign of status and so traders will ensure they attend and make a contribution to each funeral. If they do not, they will not be supported, in turn, when a bereavement occurs in their own family.”(Lyon, 2000: 212).

In this way the associations seemed to enhance the investment of capital into the social, and strengthen the links between traders and farmers. Its main activity seemed to be to support and organize already established networks, and support relations between farmers and traders where the associations would represent the traders or farmers as a group, and collectively gather finances to support partners if bereaved. In the following quote, a cassava farmer shed light over the practice and reciprocation part of attending partners’ social activities:

“That they...when a customer [trader] has a problem or an issue or any problem in that way, sometimes they [farmers] contribute some money when they go there...so after visiting the customer[trader] then they give the money to the customer. And they [traders] also do the same thing to them [farmers]. So when they also have a funeral, the customers will contribute something so when they come to the funeral ground, after greeting them, they also give them something”

(Interview 11, cassava farmer and processor, Brong-Ahafo region)

The above examples show that the relationship and the type of reciprocity developed among farmers and traders in maintaining relations are considered to

be important and crucial in maintaining trusting and fruitful business relations. The investment in social capital by farmers and trader interestingly also becomes a means to gain economic capital, but economic capital also seemed to be converted into symbolic capital and reinvested into the social, which indicated the difficulty in entangling the various forms of capital. While maintaining these relations seemed to some extent to be carrying an element of calculativeness, it also seemed to involve intuitive actions of practices natural for the field of yam and cassava trade. In terms of relating the above to a form of reciprocation, Plattner (1989: 212) as well as Sahlins (1972) distinguished between balanced reciprocity where the benefit was calculated and generalized reciprocity where maintenance of the relationship was more important than short term gains, and where the norm of the relationship was based on altruism. As mentioned earlier, Bourdieu operated within the same line of thought, as he would argue that actors let go of short term individual gains for the benefit of the social network. Interactions may start in a calculative way and then become intuitive (Lyon, 2006: 673). In the study areas, it seemed plausible that farmers and traders balanced between both a calculative reciprocity, and also as relations evolved, ingrained traits resembling generalized reciprocity. However, it was debatable whether farmers and traders in instances that seemingly looked opportunistically acted for the benefit of themselves or whether the opportunism resulted out of loyalty to another group, whose importance were considered higher than the current relation.

The following section offers a summary of this chapter.

7.5 Summary

The analysis in this chapter concentrated on illuminating the second sub-question of this thesis, in which issues of maintaining trade relations and trusting were investigated. Focus was here on informal credit relations, reciprocation and gift-giving practices vis-à-vis issues of power, which were topics that had appeared to

be forming patterns, as the coding of the qualitative data took shape. These issues thus seemed pertaining in characterizing the rules of the game of yam and cassava trade within the issue of maintaining trade relations.

Informal credit relations were found to be part of the practice in yam and cassava trade, as farmers and traders were dependent on their own capital input in doing business. The mutual dependency made networks and maintenance of these very important, and farmers and traders invested capital into the social in various ways. This could be in the form of small symbolic gifts and reciprocation, such as attending partners' funerals, weddings, and outdoorings. Such maintenance strategies were found to enhance trusting and trade relations among farmers and traders, as these developed, and gave access to having knowledge of the trading partner's background, which lowered risk in trusting. Furthermore, the findings suggested that trusting and relations in yam and cassava trade seemed to be constantly renegotiated and reconfirmed through evaluating the level of social capital partners were willing to invest into the relation. Reciprocation in this way functioned as minimizing risks connected to trusting. In addition, knowing each other, knowing each other's family and background all played a role in reducing risk and maintaining trusting and relations in this uncertain environment.

Furthermore, it was found that informal credit relations in this study did not carry financial interests to the loan. However, it was found that an implicit interest based on reciprocation, loyalty and obligations affected trading relations, and prices of the produce to the benefit of the trader or the lender. Thus, asymmetrical power relations influenced and were found to be part of trusting practices and maintaining relations, which shifted depending on lean and glut seasons. These maintenance acts among farmers and traders became important as to clarify further interest in investing into a relation, and also created a social security net among farmers and traders. In this sense it was found that trusting in maintaining trading relations was based on norms of obligation, loyalty, reciprocation and

power issues, and created access for farmers and traders to social, economic, and symbolic capital in various ways. Furthermore, it was found that market queens had a high level of symbolic power, which they invested into the trade of yam and cassava by partaking in philanthropic and social work. Associations were found to be part of maintaining trade relations, as these primarily served as social. Findings suggested that network family and kinship was the main focus for farmers and traders and that partaking and maintaining trading relations implied that you partook in that game with this illlusio. These issues should hence be considered and acknowledged as rather strong in the Ghanaian context and must be viewed as affecting business practices differently than in many western contexts.

The next chapter will concentrate on how farmers and traders violate and repair trade relations and trusting.

Chapter 8: Violating and Repairing Trade Relations

8.1 Introduction

The analysis in this chapter will focus on illuminating the third and final sub-question of this thesis “how are trade relations and trust violated and repaired among farmers and traders”? In order to examine these aspects, I seek to apply habitus and practical sense in analysing trusting and trade violations and repairing strategies among yam and cassava farmers and traders. Furthermore, I include Amoako in my discussions, as he similarly studied trust violations and repair in exporting SMEs in Ghana.

In order to study violation and its effect on trusting issues, there is a need to provide a definition of what may constitute a trust violation. Amoako defined a trust violation as “*actions and behaviours of partners that do not conform to expectations*” (2014: 200). Dirks argued that such violations may potentially damage relationships, and thus further exchange between parties (Dirks et. Al, 2009; Amoako, 2014: 200). In addition, this study may be limited to studying violations of trusting as experienced by the victim, and thus explanations by the violator are lacking, or they are interpreted via the victim. If the researcher had been able to get the violator’s side of a trade violation, it most likely would have brought other issues and understandings of the topic into the analysis.

In the following section, I will highlight the types of trade violations found in the study areas between farmers and traders, and henceforth I would seek to analyse some of the issues related to trusting in connection to these issues.

8.2 Types of Trade Violations

In this study, an overwhelming majority of the informants reported that they had experienced breach and violation of agreements by their partners, which could result in a need to change a partner, but not always. These findings suggested that the perception of what constituted a trust violation among yam and cassava

farmers and traders were unclear and varied according to the situation, the length of the relation and the persons and positions of the persons involved in the relation. Table 24 provides an overview of the types of violations often experienced by both farmers and traders in trading with each other. As shown in the table a majority of both farmers and traders experienced a breach in their established trade relation (26 out of 44), and apart from that all interviewed had experienced breach of trade with traders and farmers they did not have any longer relation with. Furthermore, there seemed to be an equal number of both farmers and traders experiencing such violations, but the effects of the violation may have varied according to position in the field, the level of power, and capitals available to the individual.

Overview of Trade Violations found in the Study Areas:

Violator	Type of Violation	Interview No.
Violations towards Farmers	<ul style="list-style-type: none"> • Not paying after products was given on credit • Disappearing with products after buying on credit • Delaying in payment, but eventually settling, after giving up on the violator • Traders offering too low a price for produce • Money never paid into account • Family members taking advantage • Money not paid after selling in bulk for export 	Int. 22, Int. 23 Int. 25, Int. 27 Int. 28, Int. 29 Int. 11, Int. 18 Int. 17, Int. 42 Int. 7, Int. 1 Int. 17
Violations towards Traders	<ul style="list-style-type: none"> • Traders buying stolen produce from a farmer (without knowing it was stolen) • Delaying in payment, but eventually settling, after traders gave up on the violator • Selling produce cultivated on credit to another trader than the one who gave the loan, and was supposed to have it • Supplying poor quality products • Not paying back a loan 	Int. 33, Int. 35, Int. 36, Int. 37, Int. 38, Int. 12, nt. 13, Int. 14, Int. 15, Int. 19, Int. 3, Int. 9, Int. 21

Table 24 - Overview of trade violations, Source: Qualitative Data Collection Trip, 2014

In the following, I seek to analyse some examples in depth based on the patterns found in the data as well as the observations and the experiences made during the data collection trips. The first issue I deal with is situations found in the data that resulted in a complete termination of a trading relation.

8.2.1 Termination of a Trade Relation with no Repair

There seemed to be various issues related to violating a trade relation among farmers and traders, and this may also have resulted in breach of trust, but not always. It depended on the circumstances, and the nature of the relation between the farmer and the trader. However, one form of violating a trade relation reported by the victims were the seemingly planned opportunistic form, where a form of trust was built with the pure intention of taking advantage and getting a large amount of produce on credit. The perpetrator would then never return with the promised amount of money (See for instance int. 22 and 23). Noticeably, these instances were always reported by the one who experienced the violation (i.e. the victim). Moreover, these violations expressed by the victim referred back to a situation where time had shown that the trust placed in the violator had after all not been well founded. As Lewicki and Bunker argued self-identity in violations may be challenged, and the victim of the violation may find other explanations to the incident than “*seeing oneself as a fool for trusting*” (1996: 128). Thus alternative explanations and interpretations may be drawn upon when interviewees were asked to narrate stories of violation, and instead of remembering why trusting was initially placed, it seemed as everything including the trust had not been justified at all. This point was further supported by Frederiksen (2014). To highlight this issue further, a cassava and yam farmer in his 50s, who had been farming for 32 years, argued:

(...)they [traders] are very cunning, sometimes they pay with cash and then even pay in advance for the next produce, just to win your [farmers] trust that this person [trader] even over-paid, so even if I give it to him definitely he would come back and pay. So the next time he would come, add to the

cash he has with you, buy a portion and take some on credit, and then he would come and pay. So it's like he would build the trust over-time and then the third time when he knows he has already won you over then he starts misbehaving and then wouldn't come back again".

(Interview 22, yam and cassava farmer, Ashanti region)

In the above example, the trade agreement had been violated and trusting seemed to have been misused according to the victim. Arguably, the victim's interpretation of the violation had been that the trader's intention of gaining the farmer's trust had been to abuse it, and in this way the trader who violated the trust seemed retrospectively to have been calculative and not interested in building a longer term trade relation after all. The farmer quoted above also reported that he had started selling his products to "whoever would come to buy", as his regular customers seemed to be in a situation where they could not buy from him any longer due to financial constraints. In this sense the farmer might have been forced or in need to build "fast" trust, as he could not rely on his longer term customers to be buying. Thus, the practice in the above quote seemed to involve a higher risk, as supporting mechanisms for upholding the agreement were weak. Arguably, the relation between the farmer and the trader in the above quotation seemed to be based on a recently developed trust relation (trading 3 times), and it seemed that the trader (the violator who abused the trust) was not from the same community, but a distant based trader. In the example, there seemed to be a violation with the intention of cheating the farmer, and escaping any coherence by not being able to be traced by the farmer. The violator was not held responsible in this case, and the trust placed in the trader had not been well founded, as the trader's intention seemed to have been gaining the farmer's trust, in order to take advantage, according to the violated farmer.

In the above quote (interview 22), the violator - in this case a travelling trader/middleman - seemed not to be under any immediate pressure and

surveillance from his network, friends, and relatives. In this sense the violation would not be punished, as he came from another area, and most likely would be difficult to trace. Arguably, he was simply a visitor to the community, and had seemingly nothing to lose by betting on the short term economic gains rather than investing in a longer term trade relation. The violator seemed thus to invest into economic capital instead of the social capital, and hence sacrificed the longer term gains there might have been in maintaining a longer term relation with the farmer quoted above. Hence, in this case the violator seemed to be more interested in the economic capital than investing into the social capital by maintaining a relation with the farmer in interview 22. His reasons for this behaviour can only be assumed: perhaps the violator needed economic capital to invest into settling other farmers, he was hard pressed for cash, or he had an accident on the way and thus never showed up, and so forth. In any case the farmer seemed quite clearly to lose out, and had no effective cohesion mechanisms to utilize in this case. Furthermore, it seemed as if the field of power was playing a central role, as the dependency of the relation seemed to be one-sided, and the farmer seemed to be in a poorer position, as he did not have the resources to “chase” the violator, as that would take time and be financially costly. Additionally, damaging the violator’s reputation in this case may likely have taken place in the village warning other farmers against the perpetrator, but it may have had little effect on the violator beyond the village, as he may have had other farming villages to go to, and hence may never return to this particular village again.

Available options for settling disputes, violations and repairing trade relations will be discussed further in the following section.

8.2.2. Explaining a Violation as Beyond a Person’s Control

Even though it seemed plausible that there was an intention of taking advantage of the situation, from the violator’s side described in interview 22 in the previous section, another yam and cassava farmer aged 53 who had 3 regular partners (the

longest being 8 years), tried to explain that it may also have been due to lack of accounting and poor planning from the traders' and farmers' side that influenced the high levels of violations in trade relations:

"(...)we have individual differences; people [traders] would come and present themselves as they are very serious but when you [farmer] go on with them you realise their true character(...)you just cut business with them. And there are some [farmers] too who after selling their produces they wouldn't even assess to see whether they made profit on them [traders] or not. As they [farmers] make the money, they spend so by the time they supposed to come for another produce they don't have the money at all to do business"

(Interview 23, Yam and Cassava farmer, Ashanti region)

The farmer in the above quotation seemed to suggest that violating a trade relation could be calculative in line with the quotation in the previous section, but he also seemed to suggest, while trying to find explanations and understandings to violations in trade relations, that traders as well as farmers may have planned poorly and spent their money without planning ahead. Thus, at some point they would run out of money for further business, and hence would not be able to pay back any outstanding debts. The result may then have been that the travelling trader would be tempted not to come to the village as promised, and pay the farmer as promised, and simply give up the relation. The fragile trust established before the violation was thus partly broken. Furthermore, in some cases where the trader was interpreted to be calculative this seemed to lead to low trust in traders who were not part of the same community and network. In these cases there would be a determination of business and trade, as the violator would "disappear". However, there seemed also to be a level of understanding when trade relations were violated "due to circumstances" as partly expressed in interview 23 above. Arguably, it seemed when the situation were "to blame" for a violation in some cases, and not necessarily the person trusting was not affected as much in the violation. In such scenarios violations in trade arguably had less consequence on

trust in the person as it had been circumstances that could not be trusted. A full cut in business, arguably happened in cases where the person had another character than presented, and thus behaved opportunistically, but when circumstances arguably beyond a person's control, such as delays, accidents, sickness, funerals, violations were pardoned. These issues "beyond a person's control" may explain both the high number of perceived breaches of contract found in the study areas. However, these breaches did not always affect trusting, but gave room for repairing the violation, if the perpetrator would appear again. In this way there seemed to be a hope or belief that the person would pay back when in a situation to do so – when the situation could be trusted again (see for instance int. 27). According to Lewicki and Bunker:

"If the event can be dismissed as a simple temporary episode, or as situationally caused, then it may be ignored. If not, the individual will revise his or her perception of the other. Certain "tentativeness", characteristic of new relationships, may be experienced for a time."
(1996: 127)

The following section will look closer into trade violations, where trade seemed to continue, and what consequences it had on the levels of trusting.

8.2.3. Violation with continuation of trade

As noted above, there were many cases in the study areas, where violations in trade relations seemed to take place. Above, I looked at trade violations, where there were a complete halt in business usually due to a trade partner "disappearing" completely. In this section, I will analyse further violations, where it seemed trade continued between partners. For instance a farmer from the Ashanti region, aged 58 explained that his trader, whom he had dealt with for 12 years had violated a contract, but that he still believed or had hope of her paying back the money:

"She [trader] came to tell him she was facing some kind of challenges so she should be given some time to pay. That's why he is saying that

the contract has been breached but he still thinks she will pay when conditions are favourable"

(Interview 25, Cassava farmer, Ashanti region)

In the quote above, the farmer seemed quite sure that his trader would repay the money she owed him when she would be able to do so. In this sense, it seemed that the trust the farmer had placed in the trader had not changed. There may be several factors that could explain why. First of all, the relation seemed to go back 12 years, giving both parties involved the experience with one another, and enhancing the knowledge related to trusting in that expectations were usually met. As the relation had developed trusting arguably had moved into another and deeper stage. Secondly, the trader informed her partner (the farmer) that she "had challenges", which indicated she was still interested in maintaining their relation, but the situation did not allow her to re-pay the debt as promised, as it turned out her husband had a court-case, and the traders' financial capital had to be spent on court issues:

"The husband of the customer [trader] had a case... a court case so she [trader] was supporting him with the little money that she had. Okay and he [farmer] feels that we all are bound having problems along the line. So if something like that happens, you give the person some time so that (s)he will be able to pay later"

(Interview 25, Cassava farmer, Ashanti region)

As the cassava farmer in the above quote explained, the reasons the trader gave for not paying back the money at the time promised was an issue the farmer understood, as *"we all are bound to have problems"*. In this way the farmer reflected over the fact that it could have been him that was in that situation. Similarly, Lewicki and Bunker noted regarding violations and trusting issues: *"when situational factors are perceived to control behaviour (and the other can clearly make this attribution), or causal accounts can be made to this end (Bies, 1987,*

1989), no violation may be perceived, and trust may be less likely to be disrupted” (1996: 124). Furthermore, as the trade partner seemed to be from the neighbourhood, it was also indicated in the above quote that he would know where she lived, and he would know her family too. In addition, he further pointed out that all members in the community “see each other as family”:

“The person [trader] is resident here so...every member in this community too see the other as the family member, a brother, a sister, so they have that kind of relationship.”

(Interview 25, Cassava farmer, Ashanti region)

Arguably, the breach or supposed violation of the contract seemed in the above case not to affect the level of trust the farmer had in the trader. Hence, the situation seemed not to affect their continuation of business and the levels of trust placed in her in this example. Moreover, there seemed to be a level of forgiveness and understanding embedded in longer term relations when the relation had developed into a deeper level of trusting by experience with a person (usually a long distance partner), or by experience with the context/situation (usually the community based trade partner). In this sense, the interpretation of a violation affected the consequences or lack of consequences on trusting.

I will return to issues of forgiving one’s trading partner later. However, beneath I wish to illuminate here how deeper levels of trusting between a farmer and a trader may have influenced how price, delays in repayment and violations were perceived. For instance, a farmer explained that they did not always get the best price, or at least it looked as they were being cheated. However, he explained that:

“...before successful trade could go on, there are certain things they also look into as producers [farmers] and selling to their traders. Sometimes, assuming you [trader] come down all the way from Kumasi or Techiman to buy yams from him, you consider the lorry fare, the challenges you will face on the way. At times your car can break down on the way, there are a lot of inconveniences so with

them [farmers]when you come and you are buying them less; that's why they also consider sometimes and give it out, not that they [farmers] don't know the selling price of their items when they are giving it out to you as a trader. Because they want everything to always go about in a smooth manner, successful, so you both [farmer and trader] have to consider and then give out".

(Interview 42, Cassava and Yam farmer, Northern Ghana)

In the above quotation, the cassava and yam farmer from Northern region pointed out that they consider issues related to the traders, and are willing to go down in price, in order to nurture the relation. However, it was also pointed out that this approach should be two way, or it might result in violation, or the farmer feeling cheated that he invested into the relation, but there seemed to be no reciprocation, and this was reported as sometimes leading to issues of violation of trusting, as the farmers had based a transaction on trust, which seemed to be weakly founded and not always reciprocated.

One explanation to why some farmers seemed to place trust in traders that were not well founded was argued by a yam and cassava farmer to be grounded in the fact that farmers seemed to base everything related to farming on trust in the situation, such as weather and harvesting issues, which they carried with them into the practice of business and trust in trading partners:

"Farmers sometimes they base all their business on trust because sometimes you don't know whether it will rain or it will not rain, but you go ahead and plant. That is how they were dealing with the customers [traders], (...)but they started withdrawing their trust when; that was 5 years back, when they [traders] came and bought their produce and the money never came again, that was when they [farmers]started changing their minds".

(Interview 16, yam and cassava farmer, Brong-Ahafo region)

Interestingly, according to the above farmer, the environment and the way of doing business in farming was based on trusting the situation, but that there would

naturally also be high risks in the situation. Remarkably, it seemed that this practice (basing farming on trust) had developed into part of the individual habitus as well as the field habitus, which had prone farmers to place trust in traders in situations where the risk had been higher, and where placing trust could not necessarily be called reasonable or in balance with the field. However, as the above quotation implied, farmers seemed to have realized that placing trust had to be done differently. Arguably the ill-founded trust placed among farmers and traders, in some cases, seemed to suggest that many farmers found themselves in a field of trade, they did not completely understand the rules of the game in. This was expressed in that farmers' individual habitus had delayed in adjusting to the change of the field game, which may be best explained by Bourdieu's concept of *hysteria*. Farmers' habitus in line with a more peasant mode of organization seemed to have delayed in fully adapting to the more open market based approach inclined in the field of yam and cassava beyond village and community trade. Thus, farmers seemed to suffer in these instances from a split habitus or *hysteresis*, as argued by Bourdieu. As community trade, based on practices of barter systems and community support, had moved into trading with people from outside the community, farmers seemed to act as new to the game of doing business, and had a delay in adapting to the "new" rules found in the field. In this "new" game, at least for some farmers, the risk seemed higher in placing trust, and not being paid back the money given on credit, as farmers and traders may have had a different interpretation of aligning and expectations connected to trading together. Farmers seemed to have been used to another practice in norms applied in community trade or where farmers and traders had a long established relationship. The miseries and confusion of experiencing a split habitus in an unknown game may be explained through this quotation:

"He [farmer] thought generally life was better in the city, but when he got there he realized it's wasn't... not all that glitters is gold, yes. And even some form of behaviour, attitude that he picked up were very bad. After work, you only resort to drinking and smoking and other

behaviours that are not really helpful so when the uncle called him to the village and introduced him to the farming, he thinks he's become a very responsible person now and he's been able to live up to expectation".

(Interview 26, Cassava farmer, Ashanti Region)

Apart from the trade violation above, where the victim did not consider the violation to have an effect on the level of trust, there were also instances in the study areas, where it was reported that the trade relation was intact. However, it seemed not to be a mutual beneficial business relation, as one side seemed not to be content, and the other side seemed to misuse his/her power to his/her own benefit, according to the one violated. A yam farmer aged 45 having traded with his partner for 5 years said:

"[the trader] sometimes doesn't respect them, sometimes when they [farmers] go with colleagues those that are dealing with other friends, sometimes they [farmers] come home with big fish and some other things to be given to their wives. But Salamatu [trader], because of that bond she doesn't give, when even she's giving it's not commensurating what the others [farmers] have received (...) because of that bond she has capitalised on the bond and she has denied them of their right"

(Interview 5, Yam farmer, Northern region)

Lewicki and Bunker similarly touched upon having an *asymmetrical violation* (p. 128). They argued that it only requires one person to experience a violation or a moral violation, as a fundamental challenge to the relationship. Arguably, it seemed in the quotation above that the farmer in this case experienced a kind of moral violation, and felt abused. Moreover, he touched upon "a bond", which made it difficult for him to break out of the "unhappy" relation with his trader. As the interview went on, the yam farmer seemed to become more open about this relation, and gave us some more background information to why it seemed so difficult for him to break from the relation, even though he felt he was taken

advantage of to some extent. First of all, it seemed that the trade partner was a Dagomba like himself (the largest ethnic group in Northern Ghana). The woman had fled doing the Konkomba war to Accra (a war between the Dagombas and Konkombas that affected trade greatly in the area). The woman had also been a former girlfriend to his friend: *“that the friend, she was a girlfriend to his friend, so that is the main reason why he cannot break from the woman.”* (Interview 5, yam farmer, Northern region). The farmer further emphasized that other farmers seemed to run away from her, but he could not. In terms of trust, the relation seemed to be based on an initial belief that norms of knowing each other, being from the same area, having a common friend, would serve as directing the practice ingrained in the relation, and thus make it less risky and more advantageous to place trust and to stay in the relation. However, these norms seemed to be one sided, as the trader operated in another part of the yam field and in the urban context of Accra, which may have affected her individual habitus and field practice. Thus, the trader and the farmer quoted above seemed not to share a common field practice any longer, but as the farmer continued to apply rules related to the field of practice he knew in their relation, he also had expectations that these rules would somehow be reciprocated. However, this seemed not to be entirely the case. The farmer noted that as the yam trader did not live up to the expectations in their field practice, other farmers *“had run away from her”* or *“sold to other traders without her knowledge”*, which was a practice he also had to partake in, to get a better price for his produce. However, it seemed he still kept the relation, as he partook in a field game in Northern region, where it would be disgracing your friend, your network, and the one who introduced you to her, if he broke off the relation completely. For the woman, having moved away from the practice of trading in Northern Ghana, she seemed to have found herself in another position in the field of yam trade, which gave her other choices, and seemingly also more power, to act in ways beneficial to her, and it seemed that the trader had moved into investing into economic capital, as the distance to her social network meant

she may have been able to act differently, and investing into economic capital had been prioritized. However, the farmer being in close proximity to his network did not have the same option available, which made him invest in the social network, but with little, if any, benefits for himself and his family financially. In terms of trust, it seemed that the relation was built on norms that could no longer support the trusting in the other's actions, and thus had vanished out of the relation. However, cooperation to some extent seemed to be built on power, norms, and morality, but as indicated during the interview, the relation seemed to be breaking down sooner or later.

In the next section, the analysis investigates further how trust violations are perceived by the victim.

8.2.4 Trust violations and how they are perceived by the victim

Various reasons were found to influence trust violations and the perceptions of it, and the degree of the violation seemed to be subjective and varied from situation to situation. However, the most serious violation seemed to be the cases where the perpetrator could not be traced, and this created an abrupt break of the relation leaving the victim with no explanation or reason behind the violation. Some cases had serious consequences for the victim, and left the violated in both debt and owing other people that needed to be settled too. In these relations trust had been built over a number of years (3 or 4 years), and seemed to have developed further. But suddenly the partner had disappeared, and all attempts to trace the person had been unsuccessful.

Other violations seemed to be shaped by norms found in kinship and family, religion, power relations, and also sometimes due to perishability of the cassava and yam. In instances, where the products determined a breach between farmer and traders, seemed to be in cases where a regular trader had not shown up, and where the farmer had been forced to sell to somebody else, before the products would rot. In some cases where there was a breach of trust between a farmer and

a trader, the victim seemed to find ways of explaining the cause of the violation that made the breach seem less opportunistic. For instance a yam and cassava trader in the Brong-Ahafo explained:

"(...)sometimes as a human being for him he's a farmer he really know the challenges maybe the customer [trader] went and face. That's why they [farmer and trader] came to that problem, maybe they collected on credit, maybe when he also go to the market there are so many issues that's why maybe he couldn't get the money to pay them back, so he'll not base on that, and say maybe he'll not trade with the customer [trader] or he'll not...the kind of reception he was giving to them he'll not give them again. He'll still receive them but he'll always make sure that whatever they [traders]buy here they'll have to pay before they take it"

(Interview 17, Yam and Cassava farmer, Brong-Ahafo Region)

The farmer quoted above was 38 years, and lived in a village known for their quality of yam, which had made them attractive for the export market. The farmer was son of the founder of the village, who had come down from the North of Ghana, and most inhabitants came from the ethnic Northern group called *Sisala*. His role in the community seemed to be quite important, and besides being a farmer, he had also acted as a connection between farmers in the village and traders, who wanted to buy in bulk for export to Holland. This role as an agent or middleman had been inherited to him as the son of the founder of the village. Hence, his father had been doing that business, and this had been left to him after the father died.

In the above quotation, the farmer seemed to be referring to his regular traders, of which he had 12, who lived in the area. Interestingly, he said that when a violation took place, he seemed to understand the violator to some extent, as the environment and risks may be so high that it was impossible for the partner to uphold the agreement. Nevertheless, the perceived violation seemed to have some consequences on trust as the farmer would adjust the trade, and go back to only

selling to such a violator based on spot transaction. Moreover, he would not receive them the same way again, and host and cater for them. Thus, the trust involved in giving on credit seemed to be blamed, in this case, more on the situation than on the person. However, it had a consequence in that the relation “went back” to only involving spot transactions until enough trust or a more secure situation in the surrounding environment could lower the risks of trusting, and develop the relation to another stage again, if deemed sensible. In this sense, trusting seemed to be based on a perception that the individual was under influence by the surroundings, and that a person’s situation was beyond his control only. This issue seemed related to the religious issues that farmers and traders often referred to, which I will return to in section 8.5 in this chapter.

The same farmer furthermore, talked of other forms of violations in the past, which had serious current consequences for him, as he acted as a middle-man and agent on behalf of the community. In the quotation beneath, the farmer referred to a lady, which had introduced another trader to him. The other trader had then disappeared with a lot of money 3 years into the relation, and it seemed the lady who introduced her, had died:

“That there was a woman at Techiman and the woman was one of his regular customers [trader], it was the woman who introduced that lady to him [the farmer], so the first year the woman[trader] bought a lot of yam and when she went she came and paid the money alright, so two years later the woman came again, it was that two years later she collected the goods on credit and never came back again, and the woman who introduced that customer to them [farmers], the woman is dead, the one from Techiman, yeah, so they couldn't trace the woman again.”

(Interview 17, yam and cassava farmer, Brong-Ahafo)

In the above example, the violation of trade had serious consequences for the farmer, who had changed his overall practice in trade due to this instance, and had stopped giving out on credit altogether to any trade partner. The trust put in this

particular trader had been violated, and there may have been several reasons for that. First of all the first trader who introduced the woman were no longer alive, and the security via this third person was thus gone, as he had no other knowledge of the trader's background than via a trusted third person trader. In this case, trust between the farmer and the trader had gone through a third person, whom the farmer trusted. As this trader had died, the trust or control mechanism was no longer secured, and the trader had seemingly behaved opportunistically, and no longer needed or were obliged to maintain the relation. Furthermore, it seemed the relation had evolved as the farmer reported that the woman had also stayed two months with him and his family in the village, while buying yam:

" the woman [trader] came and stayed here for about two months, even the woman was staying with him [farmer] in the same house, the customer, he [farmer]gave her [trader] a room (...)so the woman was staying here and what the woman does is when the yam come he'll load and they'll send it to Accra and the woman is still here buying and they are loading so that even the goods went to Accra before the woman left this town... so when the goods come, he'll come and stay with them, when the yam come he'll buy and call the driver to come and load and send it and she'll still be here until, the money gets finished and started collecting them on credit... that when he goes to Accra, he'll bring it and left and never came back again."

(Interview 17, Yam and cassava farmer, Brong-Ahafo)

Arguably, the trust in the example seemed to have developed for the farmer into one of emotional attachment, and the violation had left him in both moral and financial despair. To some extent it had changed his whole way of doing business, and meant that he did not practice credit any longer. This episode had hit the rest of the community hard too, and all the interviewed farmers in the community mentioned this episode as having changed their practice of trade to only deal with spot transactions, as the incident had ruined many of them. Arguably, the incidence had made farmers change their field practice, and their trusting practices had undergone a change which had been embedded into habitus to some extent.

In what follows, the analysis will explore issues related to repairing trust and trade among yam and cassava farmers and traders.

8.3. Repairing and Sanctioning Strategies in Trade Relations

Even though there were several incidents in the study areas, where one party had disappeared, after some level of trust had developed, and which meant that no repairing strategies or cohesion strategies could be processed, there seemed in many cases to be a high level of forgiveness in the field.

In the following, I will attempt to give an account to some of the repairing and cohesion strategies partners applied, if a trade violation had taken place among these. Lewicki and Bunker argued that even though a violation of trust was usually committed by one person, both the violated and the violator would need to be actively working towards repairing the relation. Hence, it would take both parties to wanting to repair the trust. Thus, if one party in the relation disappeared, as was the case in the examples presented earlier in this chapter, trusting reparation was not initiated. In table 25 beneath, some of the most prevailing repairing strategies found in the study areas of this thesis are highlighted. In some instances, the victim reported that he/she would *“just forget about it”*, other instances involved an intermediary such as a representative from the traditional system, or in more rare cases the court and the police. Moreover, waiting for the violator to ask for forgiveness seemed also to be a strategy, and often the victim sought to draw on religious beliefs in order to *“come to terms with the violation”* such as uttering regarding the violator: *“he will have his punishment before GOD”*. The following sections will look closer into the various forms of repairing trusting and trade relations based on both victim-led and perpetrator led repairing strategies. Issues such as the use of intermediaries, asking for forgiveness and the role of religion will be explored in connection with repairing and acceptance of trade and trust violations found in the study.

Just forget about it	
Involving Court or Police	
Traditional Intervention	
Keeping quiet until the violator announces his wrong doing himself	
Religion "he will have his punishment before GOD"	
<ul style="list-style-type: none"> • My religion does not allow me to break the bond • self-identity and upkeeping ones integrity before GOD more important 	
Continue business but no more credit	
<ul style="list-style-type: none"> • finding reasons that could explain the violation such as the trader/farmer also has challenges like myself, thus could not pay 	
Stop business, but will be close in any other issue	
Stop business, but will still host the person or sell on spot	

Table 25: overview of Repairing and Cohesion Strategies (Source: Qualitative data, 2014)

8.3.1. Victim-Led Approaches to Repair and Sanctioning

For the victim of a violation in yam and cassava trade, there seemed to be various “coping” strategies when a trade relation and instances of trust were violated. Reactions seemed to involve anything from “*just forgetting about it*” to cursing a person (see figure 25 for an overview). This coping strategy, of forgetting about the incident, seemed to be applied in situations where the victim had no means of tracking the violator, or where the violation was considered small, such as a small amount of cash was lost. In these instances, it was evaluated whether it was worth the effort of chasing the perpetrator for a longer time, as expressed in this quote:

“That others [farmers] too you may do follow-up aahh...up to some extent you’ll not get the money you[trader] forget one day you’ll be sitting there and she’ll bring the money, unexpectedly you’ll be there and she’ll just bring the money that this is your money. So...that if the person [farmer] do not get the money to pay, you’ll still be free with the person but you don’t do business with that person anymore”

(Interview 12, Yam trader, Brong-Ahafo region)

Another farmer interviewed expressed that sometimes you just needed to let go of the issues, as it would be too financially costly to try to follow the matter:

“So he thinks it is better he forgets about it because in trying to trace her he would incur extra expenses that... yes it would even be more than the amount the woman is owing him, so he thinks it would be better if he just forgets...”

(interview 23, Cassava farmer, Ashanti region)

Other approaches applied seemed in some cases to be giving the violator some time, in order to see if he/she would then repair the violation in terms of settling or making other attempts to show a wish for repairing the relation. This approach usually took place in situations, where the victim and the violator would find it difficult to “avoid” each other, as they would be from the same area, community, or trading on the same market. In these situations, it seemed the victim and violator would still interact, but not continue their business unless attempts to repair the violation were initiated:

“That business is no more; they don’t [farmer and trader] do business but they still live together and do everything but in terms of business they don’t”

(interview 11, cassava farmer, Brong-Ahafo region)

A yam trader reported similar approaches to that of the cassava farmer quoted above:

“(...)she [trader] doesn’t do business with that person [farmer] anymore. But when they meet, they chat, they talk.”

(Interview 12, Yam trader, Brong-Ahafo region)

Another yam and cassava farmer explained how he dealt with violations, and that he would learn from the violation, but that he would still cooperate with his partners. However, the terms would change, as the trusting was no longer justified:

“(...)those he [farmer] has encounter problem with them he still receives them but maybe what the kind of business they [farmer and trader] did and they had that problem they make sure they don’t go that way again. If it’s on credit bases, he [farmer] won’t give it out on credit again, but when you [trader] come he’ll still give you accommodation and everything but what he do is cash and carry, yeah, but he still take care of the customers as he do”.

(Interview 17, yam and cassava farmer, Brong-Ahafo region)

In these instances quoted above, there seemed to be a hope or a wish that the violation would be repaired, in order for the relation to continue. In this sense, victims seemed to exercise patience, as violators were not necessarily “directly punished”, or reported to either the police or taken to the local decision makers, which I will touch further on in the following section. However, in order to provide further reflection that may serve in explaining the way victims seemed to cope with violations, it also seemed in some cases that a violator had initially been a victim in the relation, and a way of dealing with “feeling unfairly treated” in a relation could be to protest and violate an agreement, as a party was feeling misused in the relation. In this sense issues of who initially seemed to be the violator and victim fluctuated, and seemed also to be connected to the perishability of the produce, as early rot forced some farmers and trades to breach a relation and sell to whoever was available and would buy. However, this issue has not been dealt with in detail in this research, but serves to explain issues of power and fluctuation hereof in the field of yam and cassava trade. Moreover, it was observed in the study areas that victims also at times seemed to initiate repairing a trade relation. As noted earlier, in situations where the parties had been doing business for several years, breaches of contracts, were often investigated into by the victim, in order to find out the

reasons behind the breach. Often these breaches carried with them valuable arguments for the victim and violator to uphold trusting, even though the issues or the money were never paid back or delayed as in this example:

“So if the person is unable to pay the following week, that’s why she’s got mobile phone. She would call the person and ask why the person wasn’t able to come. Then most of the time the response she gets is that the market was bad, so she couldn’t sell off or she is sick. That she would bring it the next market day, that’s the following week, when she comes”.

(Interview 38, cassava trader, Ashanti region)

Arguably, in the quote above, the victim seemed to have an interest and experience of similar kind. Interestingly, in this example the trader used her mobile phone, which seemed to similar to going to a person’s house to require for the money that was supposed to be handed back and to investigate why the agreement had been breached. In these cases, trusting had not been broken, even though there had been a breach in their agreement as there would often be a valuable reason for the breach of contract, as mentioned in the quote above. The relation and the situation, seemed to confirm the level of trusting, and hence the victim in the above quotation did not wait for the violator to repair the violation. Furthermore, these breaches and how they were handled in terms of forgiveness and so forth, also meant that what at first had been considered a loan could be converted into a gift, as discussed in chapter 7. This also influenced how breaches and violations were perceived and thus which effect it had on trusting and repair.

In the following section I will illuminate further how violators coped and initiated repairing strategies.

8.3.2. Violator-Led Approaches to Repair and Sanctioning

Overall, it seemed that most attempts to repair a trade relation would be given “a second chance”, if an apology was given (and accepted). In the study areas of this thesis, a violation seemed to have various influences on trust, and consequences

for the terms of trading. The repairing strategy mostly applied by violators seemed to be to ask the victim for forgiveness or “to beg”, and in this sense signalled a wish to repair the trade relation and a wish to try and rebuild the trusting, if it had been affected. Amoako made similar findings in his study of exporters in Ghana, where he argued that *“the expression of regret and an apology was found to open the doors for negotiations by enhancing the victim’s willingness to participate in trust repair and if successful to cooperate again”* (Amoako, 2014: 222; Kim et al., 2004). In the study areas of this thesis apologies were mostly communicated to the partner in person or via an intermediary. Moreover, asking for forgiveness also signalled that the violator seemed aware of the violation and that he may have caused it or acted “selfish”. This acknowledgement seemed to prompt a practice in which the violator was responsible in initiating further effort to show interest in continuation of trade:

“So you trade with the person [trader] on condition that you are no more going to give to the person on credit. You [trader] would have to bring your money and then the person would just come and apologize for wrongdoings initially, but then it’s because of the experience you’ve [farmer] had there is no way you are going to give to that same person on credit, even though you wouldn’t mind selling to her on a cash and carry basis”

(Interview 29, cassava farmers, Mampong region)

As implied in the quotation, the violator seemed to have given an apology for lack of paying back on credit. However, trade would continue, but the terms would be adjusted, as the trust placed no longer could be justified. According to Dirks (2009) when someone violates another’s trust, it suggests that the victim has been very wrong about the violator – he or she does not know that person as well as previously thought, or the mutual understanding of the expectations and obligations in the relationship is now in question. Restoration of trust to its original state may not be possible (2009: 136). And trust in the relationship (or in any other)

may not be possible again, when trusting that had developed over a number of years had been violated.

The violator led approach to repairing in instances when the violator had acknowledged the breach also seemed to give the victim allowance to “shame the violator publicly”, in order to damage the violator’s reputation, and seemingly also to let others’ know who the violator in the relation was. Other sanctions included renegotiation of contract such as loss of credit facilitation, and also referring to punishments by God. Shaming publicly seemed in some instances to take place when the violator was not from the same community, as there was a different approach than a member of the same social network, where wrong-doers seemed to be protected to some extent. For instance in the Northern region, it was noted that *“we Northerners settle issues ourselves. We do not involve the police”* (exploratory field trip, 2013)

In the study areas there also seemed to be cases, where a violation was attributed to “circumstances” such as illness in the family and having to pay hospital bills. In these instances, the violation seemed to affect the level of trusting between trade partners to a lesser extent, and could also be attributed to the fact that community norms and values affected outcomes. One explanation offered in the previous section of forgiving a violation seemed to be due to feelings and affections and ability to reflect upon the situation as *“I could have been in the same situation”*. These explanations were often reported when the relation had lasted over a number of years; the person came from the same community or area, or was related in one way or another. In these instances, the victim seemed also to access his own reputation in how he would deal with a violator. Similar findings seemed to prevail in Lyon’s study of tomato farmers of sanctioning mechanism, although he also found that local “juju” was applied in instances to put pressure on farmers to repay their loans. In this study, this issue was not fully explored. However, the role of local Gods and religion seemed to affect the practices of yam and cassava trade.

For instance in one farming village in the Ashanti region, it was reported that farmers could not farm on Wednesdays, as this day the local Gods were bathing in the farm areas. In case anyone would see them naked it could have attracted “an evil eye” (interview 29, Agric extension officer, RTIMP, Ashanti Region).

Going back to attempts of restoring and repairing a trade relation, or sanctioning a violator, the use of intermediaries seemed to be another way of dealing with these issues, as I also implied above. The following section will look further into the use of intermediaries in repairing and sanctioning strategies applied in yam and cassava trade.

8.4 Involving Intermediaries – Associations and Decision Makers

An overwhelming majority of farmers and traders referred to the use of intermediaries in issues of disputes. These intermediaries could be elders and chiefs, queens and associations in villages and at markets. Instances where the police and courts had been involved were rare, but nevertheless a group of seemingly wealthier farmers from the Ashanti region had started to involve the court and police. This development could be attributed to a seemingly weak system in their village of chieftaincy, as the chief had migrated to America. Amoako pointed out in his study that:

“The frequent use of intermediaries by entrepreneurs in Ghana could be explained given the culturally specific role of dwanetoafo (literally meaning intercessor) who features regularly in traditional dispute resolution mechanisms in Ghana and the West African region” (2014: 223)

It seemed thus that the regular use of valued intermediaries was applied as a way of accepting an outcome, as these were often powerful and valued persons in the community and markets. Thus, outcomes and the legitimacy attached to these decision makers suggested that their verdict were taken quite seriously by farmers and traders, if brought before these. A cassava farmer reported that:

“That sometimes they [traders and farmers] go to the chief’s palace to settle those issues. When it’s between the farmer and the trader, and those...the producers, so when it happens that way you have to send the matter to the Chief’s Palace, they chair them and settle it over there”

(Interview 12, cassava trader, Brong-Ahafo region)

In many cases, leaders or decision makers from the community, the family or a religious leader would act as intermediaries. These would either know the victim or the perpetrator, and their main objective seemed to be ensuring a way of securing further cordial relation among the disputers

Furthermore, trade associations at markets functioned as intermediaries in settling disputes, and could be used by both traders and farmers. However, there was a tendency to feel that these associations would be biased to the benefit of the trader, as explained in chapter 7 concerning the role of the queens at the markets.

Moreover, there were also case where farmers and traders did not use any intermediary, but tended to leave the matter as discussed earlier. For instance one farmer argued:

“He saying that litigation process is not very necessary, he thinks. Sometimes too you just need to settle the thing amicably and live that process out”.

(Interview 23, cassava farmer, Ashanti region)

In the following section, the role of religion will be touched upon, as part of influencing and shaping practice and trusting in the study areas of this thesis.

8.5. The Role of religion in Repairing and Sanctioning Strategies

The data revealed that religion and fatalism played a significant role in how farmers and traders handled violations and trade. It furthermore affected how they would deal further with the issues or simply leave the matter, as it seemed almost that all

practice and trade carried with it an underlying investment into religious capital, and determined outcomes in many cases. Stanley Stowers (2008) defined religion as:

“variously linked social practices (involving arrangements of entities at sites) that carry understandings involving the existence and activity of gods, ancestors, and various normally unseen beings, and that shade off into other anthropomorphic interpretations of the world”

(in Firenze, 2013:3).

This definition follows practice theorists such as Theodore Schatzki, who viewed religion as part of social practice embodied in doings, and may provide further understanding to the practice among farmers and traders, and how they relate to each other and do business. At times the issues of religion were not uttered straight forward in the study areas, but by observations, and by listening, and the way some interviews started with prayers (see e.g. focus group interview 1 in Northern region), it became clear that religion seemed to penetrate many activities related to farmers and traders dealing with yam and cassava trade. In one instance, a yam farmer from the Northern region was asked during the interview why he did not break a seemingly bad trade relation. His answer was:

“So he [farmer] is saying it’s as a result of religion (Researcher: yeah). That in Islam when you take... if you decide to do something with somebody, you don’t completely run... it’s like you just (...)he is believing that he will have problem with God if he runs away, so it’s religion that is keeping him [dealing with the same trader]”.

(Interview 7, Yam farmer, Northern Ghana)

The yam farmer quoted above was a 40 year old farmer with 5 children and 2 wives. He had no formal education, and had 4 regular partners, of which the longest one had lasted 4 years. Apparently, it seemed that an established trade relation carried with it norms of loyalty in some instances - no matter the violation.

Interestingly it seemed more important to uphold your integrity as a “good Muslim” or a “good Christian”, and these religious beliefs seemed to penetrate trade relations, where the farmer and trader had taken each other “under their protection”, which seemed to be partly explained by religious actions. In some cases trading partners also talked about one another as “*We cannot easily divorce*” (int. 7), or “there is a bond between us, which cannot be broken” (int. 5). These assimilations of trading partners into part of family or referred to as a spouse in longer term trade relations, seemed to suggest that religion played a significant role in the field of yam and cassava, and that issues of violation were often left or forgiven, due to norms of religion, which penetrated everyday practice and business, and how farmers and traders dealt with violations and repair of these.

In the following section a summary of this chapter regarding issues of violating and repairing trusting in trade relations will be presented.

8.6 Summary

In this chapter the final sub-question of this thesis was explored and discussed in terms of how trade relations and trust seemed to be violated and repaired in the study areas among yam and cassava farmers and traders. In what follows, a summary of the chapter is provided.

Regarding breaches in trade relations, these were found to happen regularly. However, how trade violations were perceived, interpreted, and subsequently dealt with depended on farmers and traders’ position, power, and capitals available, which affected the nature of the trade relation and was found to affect the perception of a violation and possibilities to act. Concretely it was found that longer term trade relations carried with them deeper forms of trusting, affection and obligation, which meant that violations were often pardoned by the victim, blamed on circumstances or explained away, if the farmer and traders had developed a longer term relation, had a shared field history and similar habitus to

draw on. In these instances there was a breach, but it was not considered a serious violation, and trusting was intact. It was further found that when violations could be explained and blamed on the situation – which was often the case - trusting in the person was not affected, and trading, credit obligations, and loyalty was kept intact, although there had been a breach.

Contrary, it was found that trusting was affected in situations where the victim blamed the violation on the partner's personality. In these instances terms of trading could change into one involving spot transaction instead of credit issues, or the trade terminated altogether. These violations could have serious consequences for the victim, as they impacted greatly on the business of farmers and traders, and could cause a business to collapse. Often these situations involved violations, where the violator had disappeared with the produce, and never came to settle the amount. Trusting had in these cases been violated and abused by the violator. Moreover, it was found that issues influencing various perceptions of violations were religion, kinship, family, and length of trade as well as the nature of the products.

In terms of trade and repairing trusting, and coming to terms with violations, it was found that farmers and traders in the field showed a high level of forgiveness toward perpetrators. As it was difficult to enforce and coerce violators in general, forgiveness worked as a way of getting on with business. Interestingly, this could also affect what had initially been considered a loan to shift into a gift indicating a hybrid transaction between market exchange and gift giving, as a way of overcoming issues of violating/breaching contracts, if the breach was caused by issues such as illness or family, which were considered important in the field (Fafchamps, 1998).

Furthermore, it was found that norms of religion were applied in order to come to terms with the violations and forgiving. Interestingly, norms of religion were also

found to be applied to threat a violator by referring to punishments by God, as a cohesion strategy, if the violator did not settle. In this sense, it was found that most violations and repairing strategies were settled among farmers and traders themselves. It was not common to include the police or the court system in settling cases. However, it was found that intermediaries could be included, in order to repair or settle violations. Findings showed that most often traditional decision makers were applied such as queens and their associations at markets and elders and chiefs in the villages, as well as church elders, which worked as powerful symbolic actors in the field of yam and cassava trade.

Based on the previous 3 analysis chapters, I can now re-visit the field of yam and cassava trade, which was outlined in chapter 5. The following chapter is dedicated to this.

Chapter 9: Revisiting the Field of yam and Cassava Trade

This chapter provides a revisit to the field of yam and cassava trade based on the previous analysis chapters. Throughout the analysis in the previous chapters, I have returned to the issues and struggles represented through actors' habitus and their relation to the field in investigating issues of trusting practices among yam and cassava farmers and traders. The previous analysis demonstrated that actors in the field of yam and cassava trade seemed to struggle over two capital forms vis-à-vis power in the yam and cassava field, and consequently this affected various farmers and traders, their logics and their trusting practices. These were social capital, and economic capital. In drawing the tentative field in chapter 5, I had an idea that social and economic capital seemed to have varying domineering positions within the field in the sense that the field covered both markets and communities in which actors had different positions, and different access to the capital forms. By exploring parts of the field further in the previous analysis sections, I came to understand additionally in which ways these capital forms influenced the field and actors, as well as trusting issues.

This chapter can thus be considered a product of the previous analysis chapters. In this way, I have in mind the hermeneutical approach applied in this thesis, in the sense that the pre-understanding or the "whole" part in understanding the parts was outlined in chapter 5 by sketching a preliminary or tentative field of yam and cassava trade, which gave me a pre-understanding of the yam and cassava field game. The following chapters – 6, 7 and 8 - then focused on understanding and interpreting the parts of the field in looking into issues of trusting based partly on the pre-understanding of the field and relational aspects i.e. the object studied in relation to other individuals, capitals, power and the field, which arguably influenced trusting processes. Subsequently, I now revisit the field or the "whole", in order to reflect further on capitals and how they affected actors, and were used in the field of yam and cassava trade in a wider perspective.

In what follows, I will demonstrate how social and economic capital seemed to dominate the yam and cassava field. Moreover, I show that other investment forms seemed to affect the field, such as education and religion. I further discuss issues of symbolic capital invested into the field and valued by actors making some more powerful in the field than others. I furthermore highlight that trust may be viewed as a form of investment strategy applied, and drawn on among farmers and traders in established relations. This chapter will round off with a discussion of the field in relation to the wider socio-economic context of Ghana.

9.1 The struggles and Capital Forms Prevailing in the Field

In the light of the analysis of this thesis, this section demonstrates how two of the main capitals influenced the yam and cassava field. These capitals can be defined as social and economic capital forms, and by discussing these forms of capitals, I contribute in providing a deeper understanding of the yam and cassava field, its valued capitals, its illusio, which will help clarifying its rules of the game, and provide a deeper understanding for the field game at the end of this chapter.

To recap what Bourdieu meant by capitals, he argued that agents need to posit and mobilize specific forms of capital valued in the field, in order to enter it, and gain influence and power in the social field (Bourdieu & Wacquant, 1992). The various forms of capitals can be exchanged from one to another (like money), and even though they are distinct they are rather closely linked (Wilken, 2014: 58).

One issue that became clearer and more apparent to me was the interdependent nature of economic and social capital in the field. At times actors invested into economic capital more than into social capital. However, it depended on the situation, and these investments often were relying on each other in a means/objective game, where economic capital were at times a means for farmers and traders to reach the objective of nurturing the social network, however, social capital was also an investment or means to reach an economic surplus.

In this sense all actors in the field of yam and cassava trade depended on social capital. However, all actors also depended on economic capital or relied on actors in the network who could provide them with this form of capital. As the analysis progressed, it became clear that all operations in the yam and cassava supply chain required economic inputs, and also money was contributed or given as gifts at weddings, funerals, outdooring, or as gifts nurturing the social network and business relations. As the resources for starting farming or trading mostly were reported to come as start-up capital from actors' network and family, it further suggested the independent nature of the two capital forms, which were visible and valued in the field. Furthermore, it suggested that without having a social network, the access to economic capital would be very limited, if not impossible in a field characterized by informal credit lending systems, verbal implicit contracts based on norms, honour and obligation. In addition, also access to more formalized loans, through micro credit schemes or rural banks, would require farmer groups or traders joining hands. Nevertheless, this was not the focus of this study. However, such organization into associations seemed to be more prevailing at markets than at communities in this study, which seemed to add to traders having the upper hand in farmer-trader relations.

In relation to the above, another finding of this study was the rapid reinvestment of accumulated economic capital taking place among actors. This affected how farmers and traders related to economic capital, and seemed to carry with it, a logic assimilating practices related to the value of social capital. In other words, actors in possession of economic capital seemed not to "sit" for a longer period on their accumulated economic capital, but reinvested it quickly into other forms of capital – most often social, but also in education, as I will return to in the following section. This further suggested that actors dealt with economic capital differently than how economic capital seemed to be handled, valued and saved in capitalist systems, where savings in the bank for the sake of having the capital available would dominate in that field (Swedberg, 2011). The logic of economic capital and

how it was handled, suggested that actors' relation to it followed a logic related to norms and obligations embedded in the social capital network.

Nevertheless, instances were found in the field where price and economic capital was the dominating objective. This seemed to be the case, when trading outside the community or the network – when there was no shared relation or field history attached. For instance in trading with new traders whom could not be traced and whom there had not been developed any affiliation to, or with partners that had breached a verbal contract, and where it affected trusting. In these instances, trust was not invested into the social, as it seemed to be too risky to apply, and thus an economic objective seemed to prevail and characterize the field with focus on spot transaction and “cash and carry” transactions. However, although this seemed to prevail in instances, where there were no established relation, transactions focusing on the accumulating of economic capital were exceptions taking place under special circumstances. Whereas transactions with a balanced social capital/economic capital focus was a more visible practice. Moreover, traders seemed to have a higher level of economic capital available to them than that of farmers, and it further seemed that the mix between social and economic capital struggles affected the field in various ways, as well as trusting investment practices. I will return to this changing field later in this chapter.

Another related finding to the above, was the link between social capital and trust indicated in this study. As with economic capital, trusting seemed to be invested into the social. The investment into the social was visible at both villages and at markets in various forms. In villages, the social capital form seemed to dictate how practice of yam and cassava operated, which had given actors a sense of lower risk in trusting farmers and traders, whom they could trace and whom they knew the family and background off. In this way it seemed that social capital became important in yam and cassava trade, as a means to determine the level of risk connected to placing trust with a new trader from a familiar context: the more

connected the farmer and trader were in terms of having a common habitus, a shared field history and a shared *illusio*, the lower the risk in placing trust. In this sense, social capital could be invested into trusting practices and trusting practices into social networks in instances of community trade. This fact suggested that actors had simply relied on their own rules and logics making social networks and membership of these very important for survival and generating an income. Overall, the current issues that characterized the field seemed to be that actors invested into social capital as the highest value. This was both visible within community trade and at markets, where the trade relation could be rooted back to a shared field history and habitus, or had developed over a number of years. As a consequence, trusting was used as an investment strategy into the social.

In regards to the above findings, the analysis showed that a majority of longer term trade relations, seemed to be investing into social capital, as it also paved the way for economic capital such as credit facilitation in the long run, and provided protection at times when economic capital was not available. However, in order to gain access to social capital actors invested capital into their social business networks by nurturing these relations in the sense of providing small symbolic gifts, reciprocating by attending funerals, weddings, and outdoorings. This gave some actors greater access to economic capital, which they invested into education of their children, family and house-hold, and back into the yam and cassava field. However, this focus on nurturing social relations could also result in actors focusing so much on the symbolic values of giving gifts, showing reciprocation, practicing philanthropy, attending funerals and so forth, that it eventually would affect their business, and cause an economic failure to survive in business. Simply, the pressure of having a high level of social capital could end up putting too much pressure on individuals in the field. In addition, this also serves in explaining the rapid reinvestment of economic capital into the network I touched upon earlier.

Moreover, it became clear as the analysis progressed that the different characters of the capital forms were determined by the level of reliability and availability of these. As economic capital would be fluctuating, and be a capital form available at times, and at other times would not be available, the investment into the social was a logic choice and practice for actors in the field of yam and cassava trade. Furthermore, this influenced how actors thought in terms of how various decisions affected their social positions – their reputation - when doing trade, and deciding whether to place trust in a partner or not. In this way investing into having a strong social network was considered more reliable than solely focusing on economic capital in a field, characterized by high levels of risks at all levels of the supply chain, and where economic capital was fluctuating and scarce for all actors, which affected the rapid re-investment of the capital into social capital, in order to utilize its value, before it might be lost or devalued.

What is more, the analysis showed that the field of yam and cassava was undergoing change, and the complexity of the struggles that actors in the field had over forms of capital seemed to suggest this change. For instance, traders with a higher level of economic capital seemed to be obligated in giving loans to farmers whom they had developed a relation with, but at times traders also seemed to give farmers loans whom they knew little about, but where the field served as a risk reduction in terms of placing trust. Interestingly, the loan could be viewed as either a loan that needed to be paid back with cash or produce, or it could at times be transformed to a gift in exchange for loyalty and reciprocation and motivation as discussed in chapter 7. These implicit terms of contracts often led to some misunderstandings as the lender/borrower could conveniently regard it as either a gift depending on whether social or economic capital forms and logic applied, but also the borrower would consider the circumstances attached to the shift from economic capital investment into that of social capital, which determined whether there was a breach of contract or not (see chapter 8). In this way an object could shift from being a means of accumulating economic capital to being an instrument

of the accumulation of social capital confirming the interdependent character of these capital forms, discussed above.

In addition, it was found in the analysis that the issue of mobility of farmers and traders also influenced practices in the field. In some cases social capital seemed to work strongest when actors were in close proximity, which made cohesion and perhaps the promise of reward or punishment clearer. However, as field actors seemed in some instances to move away from the social networks of the community, the field practice was affected. This often led the one in the trade relation who was still finding him/herself in the structures of community trade to be obligated in other ways than the one who had moved to another area, and was no longer under direct surveillance of their social network, and in this way had been in a situation seemingly more able to make individual decisions or becoming further dependant on economic capital for survival. In this sense social proximity and distance seemed to influence how actors acted in the field, and which capital forms were valued highest. Distance to one's network could make direct economic accumulation more prevailing and important for surviving. Nevertheless, proximity in trade relations that had developed over many years, and thus where trusting had been built, seemed not necessarily to rely on close proximity, but knowing each other's families, and houses would be important. However, the analysis did indicate that issues of mobility affected trusting. The fact that some farmers and traders had moved to urban areas meant that trusting could no longer be invested based on a shared field and habitus, or close proximity. Moreover, in urban areas there was a higher value of direct economic capital forms and this affected field logics, and could cause confusion among farmers and traders. Furthermore it indicated a field in change.

As mentioned above, issues found in the analysis indicated a field in change, and this led to many issues and misunderstandings among farmers and traders. In this sense issues of alignment and trusting were affected in various ways, as logics and

struggles of social and economic capital influenced these outcomes and interpretations. In this regard, actors seemed to be positioned in a field where there was a constant struggle between social and economic capital issues, but on the other hand these were also interdependent, and seemed to enhance each other as well as work against each other. For instance, it could be observed in the field that the focus on maintaining relations often meant that actors lost out in economic terms, as obligations attached to a relation kept actors from gaining a better economic individual outcome, and where actors at other times deemed it more important to keep a trade relation than gaining an economic profit. However, this investment into social capital was rather meaningful, as actors depended on the collective for their survival. On the other hand, these issues and obligations characterizing the field frustrated actors at times, and also indicated a change of practice in the field, which had not been read well by all field actors, and which had resulted in field and habitus being out of sync, especially for farmers, which affected capital investments, and made the game confusing for some actors.

Comparable to my observations regarding struggles in yam and cassava trade, Bourdieu made some equal discoveries in his work *Travail and travailleurs* (1963). He found that Algeria - being forced into capitalism by the presence of colonisation - had resulted in a misfit between people's cultural attitudes and economic structures. While people, Bourdieu argued, could be said to be objectively working under capitalist conditions (i.e. working for money), subjectively they did not yet have the cultural attitudes that answer to this situation. The result was mental disorientation and a strong sense of alienation. While work in Algeria used to be something that everybody did in their capacity as members of an extended family, work was conceived in a very different way in capitalism (i.e. work = brings money). I will return to this issue later in this chapter, when I discuss the field seen in a broader socio-economic context of Ghana.

In what follows, I wish to highlight other investment forms that became more visible as the analysis in the previous chapters progressed. These were investments into education and religion valued by actors in the field of yam and cassava trade

9.2 Investments Valued in the Field

In the previous analysis chapters, I indicated that education influenced the field of yam and cassava trade in a number of ways. In this section I will discuss some of the other investments that appeared to be valued by actors in the field of yam and cassava trade, which became clearer in the previous analysis chapters. Besides discussing education, and how it seemed to be used and distributed in the field, I also wish to touch upon religion as an investment in the field. Furthermore, I will discuss how these add to symbolic forms of power, and how they are re-invested into the social network. The section will end by discussing the field of yam and cassava in a broader socio-economic context in Ghana.

9.2.1 Educational Investments

Regarding education as capital, informants in the study areas deemed education extremely important, as they all invested their limited economic capital into educating their children. This investment was then turned into symbolic capital in the form of obtaining titles through education, in the field that were valued among actors. Interestingly, it was found that actors having obtained a level of education seemed to reinvest this at times into becoming translators between the “old system” and the “new systems” found in the struggles between social and economic capitals and logics in the changing field. I will return to this issue when discussing symbolic capital and power further. However, I will discuss the investment into education beneath.

Investing in children’s education seemed to be of high value for actors and quotations such as *“we send our children to school to get a better life”* (Int. 41, cassava trade, Northern region) was expressed. This awareness on education was also manifested in expressions such as *“we are illiterates”*, and *“we don’t know how*

to read and write", which seemed to indicate a certain awareness from actors in the field of yam and cassava trade regarding how they saw themselves as positioned and perceived in the game of yam and cassava trade, where their weaker positions in the field, and perhaps being equipped with a habitus that were out of sync with the field, made them focus on preparing their children for a seemingly better future. Traders, however, expressed the same importance attached to education similar to that of farmers. Interestingly, as actors did often have minimal formal education in the field of yam and cassava, education seemed to be viewed as a (newer) investment form into that of yam and cassava in some instances, as informants in the study areas seemed to believe that there might be better returns on investing into education than making these work in farming or trading instead of attending school, which had characterized the history in the field of yam and cassava previously. For instance my interpreter in Northern region argued: *"farmers and traders have seen the benefit of sending children to school. Perhaps they saw that other people's kids have now built houses for them and they make a better living than if they were to follow them in the trade"* (field notes, Interpreter, Northern Ghana). Moreover, the focus on education seemed to influence the field of yam and cassava, as it was reported in some instances that children were involved in a changing practice of introducing written contracts with trading partners (although not common), as I touched upon in chapter 7.

The investment into education thus seemed to indicate that the field was undergoing change, and seemingly education may be playing a greater role in future for the field of yam and cassava trade, as there may be a hope for a better economic outcome in future, which indicates that education may be a factor in the field of yam and cassava trade that skew the existing balance between social and economic capital towards and increased focus on economic capital in future. Whether this would have a positive consequence for actors and the field is yet to be seen. Nonetheless, it could have a future positive effect for actors positioned

and positioning themselves in the field of yam and cassava trade, but it could also have undesirable consequences for the field and actors not clearly visible yet.

Looking at the field history of yam and cassava trade, the practice had formerly been characterized by an inheritance based approach. In other words field actors had learned the trade or farming by following their father, mother or aunty as children, and had in this way inherited many trade relations, which was also an argument Clark made (2010). Arguably, in future, the field practice may likely change further, as children having some level of education may pursue other ways of making a living than investing into the field of yam and cassava trade assuming they have more choices. In other words their enhanced level of education may likely be invested elsewhere such as in pursuing more formalized jobs in the cities causing an increasing rural-urban mobility flow, and investing further into economic capital, if there is a choice to do so.

On the contrary, some of the children of farmers and traders could also opt in staying within the field of yam and cassava trade, and may invest the obtained cultural capital into the field with potentially better economic returns, assuming that these would introduce new ideas and ways of farming and trading into the field practice. Arguably, there may then be a reinvestment into social capital, if educated children invest their education into benefitting their communities as a whole. This is obviously a factor influencing the struggles over forms of capital, and would be a topic worthy of a study in itself to find out how education affects the field of yam and cassava trade as well as other forms of farming/trading fields. Such a study would also have to address the form and content of education, which has been beyond the scope of this work.

Besides the investment into education, actors also made religious investments, which seemed to penetrate and shape the field in question. I will discuss the role of religion in relation to actors and the field in what follows.

9.2.2 Religion as an Investment

Besides the investment into education, the previous analysis chapters also made it clear that the field and actors valued and invested into religion, and applied it in various ways in trading and trusting. As I noted, in the previous chapters, religion in Ghana seemed to cover various forms of Christianity, Islam as well as traditional forms of animist religions, which tended to intermix. In the study areas and field in quest, I observed that religion was used by members as a powerful tool to either condemn or bless trade partners. Religion could thus be used to exercise power in the form of threats or as a cohesion mechanism to stay in line with norms and expectations. According to Fredua-Kwarteng (2006), *“Religion, particularly Christianity, has become a potent social force in every facet of Ghanaian life, from family life, economic activities, occupation, and health to education (...) Religion is also the framework through which the average Ghanaian interprets daily life events, phenomena, and the future”* (2006: 7). Moreover, all informants mentioned the importance of “having faith”. Whether you believed in Islam or Christianity or any other religion seemed second to the importance of having faith. This seemed also to aid in an alignment process between farmers and traders towards building trusting in trade relations, as these seemed to emphasize that the trading partner may be more trustworthy, if it was visible that he was “God fearing”. The religious investment was thus visible in the way informants characterised themselves or positioned their trading partner, and seemed thus to be used to attempt to lower risk in placing trust. In other words actors that invested trusting into social capital would not perceive it as so risky, if the trustee had a reputation of being God fearing.

Religion was furthermore visible in the field in cases of disputes, where “the accused” at times asked for forgiveness, or went through church elders, or where the dispute (if unsolved) would be left to God. This was particularly the case among farmers, but also among traders, where it could be difficult to enforce verbal agreements by the support of institutions such as the court, police and so forth. In

this way religion seemed to be applied as frame to guide the field of yam and cassava trade and actors on how to behave. In addition, religion was visible as an investment in relations, where the traders did not know each-other but sold out on credit anyway. These actions were justified by using a religious discourse “we leave it up to God”, “if he is God fearing, he will pay”. In this way religion impacted yam and cassava trade, and provided norms to refer to for actors. However, the practice of religion in Ghana and in the study areas seemed at times to counter work on gaining economic capital, as some farmers and traders stayed in relations out of “fear of punishment from God”, if they left it.

The idea that religion was beneficial for the accumulation of economic capital was supported by Max Weber, who argued that religious practices and beliefs had important consequences for the economic development of a community or nation. Weber linked the rise of industrial capitalism to the Protestant ethic that instilled in its supporters the values of saving, trust, honesty, goodness, hard-work, and justice. In relation to Ghana, however, Fredua-Kwarteng (2006) argued that the Protestant churches in Ghana are mere social clubs rather than carriers of the behaviours and values formed by religious practice in Max Weber’s argument. At the same time, he argued that *“Ghanaians, including the Christian population, want economic progress or growth while at the same time they cling tenaciously to their old, unprogressive values that are detrimental to economic growth”* (Fredua-Kwarteng, 2006: 3). Religious capital in relation to the yam and cassava field seemed to be part of forming social practice and behaviour in the field, as argued in the analysis part. This became more visible during the progress of the previous analysis chapters. Moreover, religion played a role in how trusting was practiced, as actors used it to find reasons to place trust or not in a partner. Claiming religious affiliation seemed to enhance trust or seemed to contribute to an alignment process of identifying a shared *illusio*.

In addition religion was also applied as a “comfort” in instances where placed trust had been violated. Often actors referred to such violations as beyond a person’s control, and they seemed to conclude that God may have had a reason or plan with actors’ position in the field, where some were less fortunate than others. The religious capital may also be explained in connection to the fluctuations in the context, where one could never be certain of the level of economic capital available. In this sense religion seemed to be connected to social capital to make sense of the field to some extent. However, there is a need to investigate the role of religion further, and perhaps also in how it affected development, which has been understudies, as well as largely ignored in development initiatives focusing on growth according to Mylek and Nel (2010).

In what follows, I wish to explore the various forms of symbolic capitals that seemed valued in the field of yam and cassava trade, which naturally brings into the discussion issues of power.

9.3 Symbolic Capital & Power

Symbolic capital was, according to Bourdieu the most valuable and most difficult capital form for actors to access. It was thus related to power, and powerful actors in a field. However, it required that actors valued the symbolic position of powerful actors, and what they stood for, in order to make these powerful and legitimate.

In the field of yam and cassava trade, actors that seemed to have a high level of symbolic capital were the yam and cassava queens at the markets, the chiefs and elders in the villages, and the traditional authorities, as well as religious leaders. In addition, representatives of the formal government system of Ghana seemed to gain legitimacy and power by “teaming” up with these traditional actors, as traditional leaders had the power to mobilize their communities and markets.

In terms of yam and cassava queens the analysis showed that these had powerful symbolic positions, which they seemed to reinvest into social and economic capital.

However, they were not paid a direct salary for this position, but had to earn this by regular trade. Interestingly these queens were supported by a formal chairman who was paid a regular salary, who had formal education, and who was usually also politically affiliated to the formalized government of Ghana. In this way traditional authorities had influence in the field, and in determining the meaning of how to play the game. Arguably, the formal chairman part of the associations at markets could be viewed as a representative of the formal government of Ghana who had gained access to the field via traditional authorities such as the chieftaincy, traditional organization, and via associations at markets. In these semi-formal institutions links between formal government and traditional government tended to intersect and struggle, but seemingly also cooperate, which indicated that the formal government of Ghana was increasingly becoming a cooperative part of the field of yam and cassava trade at markets. Dawda (2013) argued that local governance in the form of district assemblies have cooperated with local chiefs. The chiefs viewed it as a way of bettering the lives of their people, and the local government reckoned that to reach the people they needed to go through the chieftaincy system (2013: 238). Kyeremeh further argued that chiefs seemed to be working as *"mobilizing agents"* (Kyeremeh, 1995). Dawda pointed out, however, that there was no direct role of chieftaincy in the constitution of Ghana, although the role of the traditional institution was recognized. Furthermore, Amoako argued that there seemed to exist a "hybrid" governance system in Ghana in which local formal governance relied or communicated via traditional chiefs and local decision makers such as elders and farmer/trader associations, in order to reach the people (Amoako, 2014). Furthermore, this formalized system that seemed to intersect into the field of yam and cassava to some extent, also manifested itself in the need to pay local taxes and fees in order to trade at the market, which had to be given to the local district assembly. The way these associations at markets were organized seemed to suggest that queens and chiefs with a high level of symbolic power in the field were used as a means for more formalized politicians and other

representatives of the formal Ghana to gain access, and perhaps gain influence in the field of yam and cassava trade and agents within this structure. However, these traditional leaders also seemed to use the representatives to gain further influence in the field of yam and cassava trade.

Among these actors, queens seemed powerful in the sense that they had a high level of symbolic power, which they both invested into social and economic capital. It was furthermore custom that farmers and traders gave the queen and her office “a gift” in the form of crops (yams or cassava), which arguably built on values and exchange where social capital dominated as mentioned earlier. Interestingly, these forms of exchange seemed to emulate former barter systems formed in pre-colonial times in Ghana before the introduction of cash as money touched upon in chapter 6. Dawda argued that historically it has been taboo for chiefs openly to ask for money from political parties unless it is for the benefit of their communities, but it seemed to have become more acceptable (2013). At community level, powerful symbolic actors seemed to be chiefs and elders, which also worked as religious leaders and imams and reverends. In the villages it was similarly noticed that the formalized system (representatives from government) seemed to go into “alliance” with the powerful symbolic actors as these could take decisions in the field similar to those at the markets. Here the formal actors gaining access into the yam and cassava fields were mostly represented by visits from the agricultural office or local district assemblies to villages.

Interestingly, these representatives had at times been raised in the communities they now assisted in their capacities as extension officers, district assemblers and so forth. But they now returned to the field in a more powerful position, which they most likely had achieved due to their communities investing economic capital into their education, which had given these actors higher symbolic value to “negotiate” with, and which also meant that they had been invested into, and were now expected to reciprocate in the form of helping their communities.

Furthermore, as these had accumulated an understanding of a changing field practice, they worked as bridge builders between various actors in the field of yam and cassava trade, in helping traditional actors in the field understanding the changing field of yam and cassava trade in new ways.

The role of these actors as somehow bridging the formal and the informal practices in a changing field, indicated a change faster than some actors' habitus, could follow. The gained symbol position by educational investment thus seemed to give these agents a powerful symbolic position, which had been granted to them by traditional leaders who had the power to do so. However, as the field changed traditional authorities may have seen the need to go in "alliance" with these bridge builders, who were valuable for them as they could access and interpret areas in the field that were no longer understood very well by symbolic and traditional authorities. In this way as touched upon earlier, education seemed valued among farmers and traders, although they did not possess this themselves, but they seemed to value members who could translate the updated form of the rules of the game, as the field seemed to change faster than their individual habitus could follow in some instances.

Moreover, these semi representatives (agric extension officers and district assemblers) of Ghana's formalized system were often not paid a regular salary, although they were supposed to by GoG (see for instance interview with district assembly man in Northern Ghana), which indicated the fluctuating basis of economic capital available in the field. Still, their symbolic position in the communities may have motivated them to carry the title, and become valued and powerful in their communities, and exchange this into an extended social network by having obtained recognizable titles valued in their communities. Thus, the investment of symbolic capital seemed still to be invested into social capital as the "most reliable form" of investment.

In this way symbolic capital seemed to be in the hands of traditional decision makers and authorities who by their symbolic position accumulated a higher level of social capital, applied religious capital to gain further influence and to stay legitimate in the field. Furthermore, they seemed to have seen the need of educational capital, but often did not possess this capital form themselves. This meant that “alliance” and “bridge builders” who invested into the field could be appointed by traditional authorities to aid in governing the field, which made these gain a higher level of symbolic capital. Thus a way of gaining more symbolic capital in the field seemed to be connected to having achieved a level of education, which was reinvested into the communities. This seemed to give such individuals status in their communities, and thus access to enhanced social and economic capital, and which influenced the field.

In what follows, I will discuss the field in relation to the broader socio-economic context of Ghana. This will lead to a summary of the the game of yam and cassava trading, including capitals valued. Subsequently, a discussion of the theoretical contributions and practical implication of this thesis is provided in chapter 10, which would lead to the overall conclusion of this thesis in chapter 11.

9.4 The broader socio-economic Context of Ghana in relation to the Field

In the previous sections I discussed how various capital investments influenced the field of yam and cassava trade, in order to enhance an understanding of the rules of the game found based on the analysis chapters. In this section, I am zooming further out, in order to discuss how the field of yam and cassava trade seemed to be positioned within the overall socio-economic context of Ghana. The aim is to clarify the hierarchical position of the field of yam and cassava trade by investigating issues that seem to have affected and neglected the field in relation to Ghana’s trade and development over time.

As mentioned earlier, in the field of yam and cassava trade indications that “an imposed” structure brought to Ghana via colonisation (the capitalist economy) forced a country seemingly characterized by a peasant mode of economic organization (domestic economy) into unfamiliar objective structures of capitalism, which affected the field of yam and cassava trade and actors in various ways. Ghana was declared independent in 1957 from the British, and seen in the light of this information it is in fact not surprising to find many paradoxes when studying relations and trusting practices within the yam and cassava field assuming that this has impacted the field. As mentioned in the previous chapters, a number of farmers and traders seemed in many instances to be equipped with a habitus out of sync. After all, it was less than 60 years ago that Ghana gained dependence, and according to Bourdieu it might take generations to produce a fit between the objective structures and a habitus that would position actors as “fish in water” in the game. However, although the capitalist imposed system seemingly played a central role in the field of yam and cassava, and might be considered very influential in Ghana in general, it seemed as if the domestic economy in many instances still defined the logic of practice in yam and cassava trade within this study. This was manifested through the importance and recognition of traditional authorities, and the lack of paid monthly salary to powerful symbolic positions of actors such as queens at the market or chiefs and elders. Furthermore, the field was characterized by informal credit relations, verbal agreements, and the importance of having networks and ties to survive and do business. Thus, honour and obligation and norms related to kin, community and family characterized the field, and worked as the *illusio* of this field in which social capital was the valued investment strategy most times for most agents. This notwithstanding, economic capital and the field of capitalism manifested itself in yam and cassava trade by involving and using local decision makers representing formal government and traditional leaders as a means of “gaining access” to the people and their networks. This meant for instance that the yam and cassava association at the market was

formalized in representing both domestic and capitalist values and agents representing these values. Furthermore, these actors had a high level of symbolic capital attached, which was invested into the social network. Arguably, forming associations could be characterized as an adaptation of the capitalist mode of organization as this had been introduced as part of the “imposed system”, whereas the informal organization in these associations at markets functioned in line with the traditional organization found in chieftaincy systems.

9.4.1 Agricultural Development and Trade in Ghana

Historically, Development assistance to Ghana had been characterized by World Bank and IMF intervention with structural adjustment on the agenda, as mentioned in the introduction chapter of this thesis (Sakdapolrak, 2013) . These institutions deemed agricultural development important, and seemed to bias their approach towards viewing farmers as exploited by traders in many developing countries in the informal economy characterizing this study (Clark, 2010, Amoako, 2014, Lyon, 2000). As a result many development initiatives have thus focused on farmers with the aim of making traders superfluous. In relation to this thesis, it was interesting in the study areas to observe that traders did not mention aid organizations, whereas all farmers referred to NGOs in one way or another, as a means to getting assistance or as present on a fluctuating basis in some rural areas. Clark argued that processors (farmers) may be the most “apparent” actors in agricultural supply chains (2010). However, traders are equally important, but have been ignored in much development discourse, as they have been viewed as the problem more than the solution to farmers’ poor economic situation. Along this line, Lyon argued that *“Traders typically have a bad reputation in the literature as dishonest and manipulative as well as occasionally making large ‘windfall’ profits (...) this stereotype is a very partial picture; fluctuations in profit margins are essential to a trader’s overall cash-flow”*(Lyon, 2000). This view of traders seemed to have overlooked the obligations and responsibilities attached to the role of traders, and as suggested in this thesis, these traders were involved in informal credit

facilitations and other issues, which seemed to have been unnoticed or downplayed in the development approaches in the “eagerness” to formalize and adjust informal economies into an formalized system and logic. Moreover, this conventional view on traders found in literature and development discourse in general, seemed to have been used by the Government of Ghana to justify attacks on markets and market women in Ghana historically in an attempt to try to control prices as part of the structural adjustment programmes. However, the government never succeeded in price controls at markets, where informal systems, queens and associations tended to be organized according to traditional practice. The argument used toward traders seemed to be that their system of personalized ties were seen as a main obstacle in formalizing markets, and accepting price control, which then was used as justifying the harassment of these traders (Bügra et. Al, 1997).

Recently, however, there has been a changing discourse evolving around development initiatives and agriculture. These initiatives are streamed towards value-chain interventions as the new “buzz-word”, which is evident in for instance IFAD’s approach, and the focus from Danish development initiatives that acknowledge all links as interdependent and equally important for upgrading agricultural value-chains and enhancing relationships in developing countries. This acknowledgement is slowly changing focus into an approach where all stake holders in agricultural development must be considered in a value-chain perspective, and instead of ignoring or excluding traders, the importance of inclusion and building and managing relationships is impacting conventional development paradigms.

As evident in the discussion so far there is a link between the field of international development and political initiatives initiated by the Government of Ghana, which often are conditioned by external actors and external funding. In this way, the yam and cassava field is experiencing an enhanced interest from development agents,

researchers, and politicians as it has huge overlooked potentials for poverty reduction, as mentioned in the introduction chapter of this thesis. This is likely to affect the field and its development and change in future. In this regard the field is moving toward a strengthened focus in which economic capital might prevail further.

However, my argument and reason for undertaken this study, was to explore how the field currently operates, what the rules of the games were, and how it affected trusting practices as constituted in the field and in relation to actors and capitals. Such a study is arguably very important for any future initiatives to take into account, in order to gain successful outcomes. In this way, as farmers and traders may upgrade and be able to enhance their economic capital vis-à-vis the important value of the social, industries must be ready to consider such aspects, and to meet the field practice and actors, in order to create inclusive business and development that in fact reduce poverty.

Moreover in terms of external influencers influencing and partly chainging the field of yam and cassava trade, political issues and actors had gained some access into the field in quest via the link with traditional decision makers, as discussed earlier. More recently research on roots and tubers including yam and cassava have increased, as the focus from politicians and development organizations have enhanced funding within this area. Arguably, the enhanced focus and research funding on these crops in later years, have diverted further attention to this field, and subsequently researchers, myself included, seemed part of influencing the field of yam and cassava trade further. For instance, there have been a number of value-chain workshops within yam and cassava crops in 2016, based on research findings and constraints related to yam and cassava value-chains. This focus is likely to result in a move toward a more economic logic and practice within the field of yam and cassava trade, as these initiatives represent a wish to develop the trade into one that gives actors a better economic return for their produce, and thus is

ingrained into a capitalist field logic influencing the field. For this reason, this may in future position the economic field stronger within yam and cassava trade, as many of these initiatives focus on economic gains as an approach to development. This focus may also result in greater policy implementation, and greater business success based on an improved knowledge as to issues, challenges and opportunities surrounding yam and cassava trade and crops.

In many ways this thesis is as a result of this increased focus on these traditional crops. However, without the wish of providing normative answers, but with a desire to enhance inclusive and sustainable growth and development by considering small-scale farmers and traders and how they relate and do business, more than how the development industry and outsiders assume they relate and do business. The practical implications this study might have on development issues will be discussed further in chapter 10.

9.5 Summary

In this thesis, I have continuously in my analysis returned to which capital forms that seemed to prevail in the field of yam and cassava trade. Seemingly there is a dependency relation between accumulation of social and economic capital among actors in the field of yam and cassava trade. The yam and cassava field and actors in this structure have drawn on social capital as a valued investment strategy applied in order to have a social security net in times where economic capital cannot be accumulated easily by agents, or as a means to gaining access to economic capital. Social capital had historically played a major role in the field of trade in Ghana as well as in the field of yam and cassava. Furthermore, the economic structures in terms of exchange of money was an externally introduced system to Ghana that carried with it powerful actors with very different logics to that of pre-colonial Ghana, in which kinship, family, and ethnicity described the social structures of the peasant economy. However, the powerful external system introduced in the face of colonialism had indeed influenced the structures of yam

and cassava trade, in which the farmers and traders were part off and also part of structuring the game together with other powerful agents.

However, the position of the yam and cassava field seemed fragile in the overall socio-economic context of Ghana, and the field had only recently received more attention in the hope of creating a transition toward more capitalist market logics that could aid actors in the field to have a better income and overcome poverty and contribute to the overall growth and development of the country. Yet, the field was arguably still dominated by other logics in which one of them were economic capital, but this capital seemed to work differently than from a capitalist logic. In this sense, an economic rational logic was only a minimal part of the yam and cassava field when it came to characterizing trade relations found in the field. Hence, economic capital seemed to vary in importance depending on the nature of the trade exchange between farmers and traders. In this way, there was a constant struggle between social capital and economic capital in yam and cassava trade. For instance, it was noted by informants that even though you were engaging in business and trade, money should never be more important than the relation or your family. This made trading with family members, long term partners or other affection based relations, where social capital prevailed both a support but also a hindrance to accumulating economic capital. In this way, investing into social capital was both a “social security net” for members, but was also affecting the field of yam and cassava trade in the fact that these operated on semi informally organized market systems, and seemed to put greater emphasis into networks, norms, and kinship as part of surviving. In some instances powerful traders expressed these obligations as a liability, which hindered them from advancing in economic terms.

Nevertheless, as the analysis progressed in the previous chapters and as part of this chapter, where I revisiting the field, it became apparent that other forms of investments also manifested themselves in the field of yam and cassava trade in

terms of education and religion, which was connected to symbolic capital and power invested into the social. Furthermore, trust could arguably also be viewed as a form of investment related to social capital in the field.

In summary, farmers and traders in the field of yam and cassava trade seemed to be moving between struggles over two dominating capitals – that of the social and economic capital forms, where yam and cassava was still “relying” mostly on logics related to investing into the social network, as economic capital was perceived as an insecure and fluctuating capital form. This resulted in an *illusio* of the field based on honour and obligation and where communitarian values worked as a driving force, in order to upkeep the survival of the community and kin. Moreover, religion was a visible part of the field, which was converted into symbolic capital and applied as a way to both evaluate actors’ trustworthiness, and as a moral code of settling disputes. Furthermore, trusting was invested into the social network, and could also enhance economic capital at times, as well as social security and capital. Moreover, education was reinvested into the field in terms of children and actors with education becoming interpreters between a changing field and farmer *habitus*’ that were out of sync with this development. Education furthermore, enhanced these actors’ symbolic capital in the field.

The following chapter provides a discussion, which links this thesis back to the scientific field by discussing the theoretical contributions of this PhD, as well as the practical and empirical implications of this research.

Chapter 10: Discussion

In this thesis, I have attempted to apply an approach that was neither subjective nor objective, but which considered the relational aspects between the micro and the macro world in investigating how trusting issues affected yam and cassava farmers and traders. In this way I attempted to explore structure and agency as supplementary representing two different temporal perspectives – past and present - in explaining and understanding how yam and cassava farmers and traders did business, and in which ways trusting affected these actors. As part of this approach I positioned myself within a relational, process oriented methodology in studying trusting issues.

The previous analysis chapters were formed based on this relational approach, as tools, in which I firstly set out to draw a tentative field of yam and cassava trade. Then I discussed where trust started, in order to evaluate how and if trusting issues were part of developing a trade relation. Secondly, I analysed what went into maintaining trusting and trade relations, which led to an analysis of trade violation and repair, and how it affected trusting. In doing so, I viewed trusting as a process more than an end, and considered the fluctuating character of trusting. By applying Bourdieu's relational theory in analysing aspects of trusting, the co-constituted character of trusting became apparent. Trusting in this thesis was thus viewed in a relational perspective, always evolving and changing, which merged past and present, and by doing so arguably left the agency/structure dilemma behind, as trusting arguably was both created in the encounter of understanding the structure in agents and in understanding the agents in the structure drawn from the field, and values (capitals) influencing and changing each other continuously. I also took into account that doing research has its limitations, and in this sense is a snapshot of a situation, as this was done in a particular point in time, and that the situation studied would most likely change over time.

My aim and contribution to trust research was thus not to discover some new unknown sources of trust, in order to provide a general definition of trusting, but my contribution was made in exploring empirically how actors talked practices trusting, and how relational aspects shaped and was shaped by these practices, which could then contribute to a discussion of what is known about trusting in the literature, and furthermore contribute to a discussion of new angles not yet touched upon in the trust literature. Such new angles may only be discovered by undertaking an empirical study. By applying Bourdieu in connection to the study of trusting, my objective was to explore trusting issues in a manner that was and still is fairly unknown. This study thus contributed in illuminating trusting practices, and acknowledging the variations and context dependant nature of trusting.

In the following I will discuss my contributions vis-à-vis some of the scholars found within relational trust research, which have inspired my research process, and shaped my theoretical pre-understanding of the topic to some extent in this study. Furthermore, I wish to reconnect this study back to the literature review provided in chapter 1, and thus wish to locate and discuss the variations found in the different studies of trust in Africa within similar approaches to that of this thesis, although none of these apply a Bourdieusian frame-work in studying trust. Subsequently, this will bring the discussion chapter to some practical implications this thesis may have for business and development practitioners. In this way, I seek to link the discussion back to my overall position – between business and development paradigms – explained in chapter 1 of this thesis.

In what follows, I will discuss the theoretical contributions made, by illuminating various scholars' approaches and positions in researching trust. Scholars contributing to the following discussions are Frederiksen, Möllering, Luhmann, Zucker, Amoako, Lyon, Løgstrup, and Lewicki and Bunker. By including these researchers, I wish to illuminate how Bourdieu's relational theory and issues of

trusting applied and discussed in this thesis may provide new dimensions into studying trusting aspects.

10.1 Theoretical Contribution

The link between familiarity and justifications of trust, which I set out to explore in chapter 6 of this thesis, but which I return to continuously throughout the analysis, has been studied by a number of authors. Important contributions to understanding how trust relationships are initiated and justified have been made by authors such as Möllering (2005), Frederiksen (2014), Luhmann (1979), Hardin (2002), Zucker (1986), and Lewicki and Bunker (1995). These authors identified a range of important issues related to justifying trust such as social proximity between trustor and trustee, third party information, the influence of institutions, stabilising networks and social capital, and knowledge about interest and risks. According to Frederiksen (2014) all these issues are related to the pre-knowledge involved in making trusting justified and are understood as a reflexive assessment within the theoretical approaches emphasizing rationality. Familiarity, on the other hand, appears to be a taken-for-granted orientation and thus is pre-reflexive in nature. However, by applying the relational approach of Bourdieu, the rationality aspects and familiarity becomes two sides of the same coin rather than treated separately. As argued by Frederiksen, it is the same issue but representing different aspect of this. In his view, justification is only meaningful because they are linked to familiarity, and rational, calculative ways of assessing the justifications of trust taking place within familiarity (2014:12).

Although, Frederiksen in his “outline of a Bourdieusian theory” (2011; 2014) makes a valuable contribution in presenting a new approach to the study of trust in terms of applying the frame-work of Bourdieu’s social relations theory, he to some extent conflates Bourdieu’s field concept with that of familiarity inclined in individual’s habitus and serving as dispositions to placing trust. I will explain this further in what follows.

First of all, Frederiksen seemed to speak more about institutions than of field, which suggests that these two concepts are viewed as similar, and although Frederiksen argued that it is important to investigate how different institutional safeguards appear and make sense to people with different social positions and habitus, Frederiksen's understanding of trust does not benefit from the insight that a consequent consideration of the field would have enabled. Moreover, the important role of power in relation to what he rightly argues shape social positions and habitus is not addressed as the explanatory power of the field concept is not fully addressed in his work.

Furthermore, Frederiksen apply a relational theory in investigating interpersonal trust, and even though he argued that the relational is more than an interpersonal dimension, he seems to use relationship to describe relational aspects. In this way, it is not clear whether he distinguished between relationships and relational aspects in his work.

A last point to Frederiksen's outline of a relational theory in illuminating trusting issues is that he seems partly, but not only, to apply Bourdieu as a way of justifying the use of generalized trust concepts in his work represented by scholars such as Uslaner, Sztompka, and Fukuyama. Nevertheless, in a Bourdieusian approach one would always have to understand trust as situated and functioning within a field and thus it is not meaningful to talk about trust as a concept applying across fields, such as the scholars of generalized trust research tend to do. Frederiksen seems to justify the use of such generalized concepts by arguing *"the Bourdieusian approach connects these traditions because [generalized trust], on the one hand, habitus is the product of the socially differentiated conditions of socialisation, and on the other, those conditions constitutes shared experiences and schemata of interpretation within groups and classes"* (2014: 183). However, in the approach taken in this thesis, I would rather argue that it is necessary to study how variations of capital forms are applied and used in the field, and trusting would have another

meaning in different fields and in different situations. In other words, generalized trust scholars of a functionalist character cannot tell us much, if they are not related to actors, capitals valued, habitus and the field in quest.

To return to trust discussed above as having to be justified, this may hold some truth. However, as was discussed in the analysis chapters of this thesis, there are instances of trusting relations that seemed unjustified – at least from the point of view of the researcher. The relational approach applied was useful, though, to explain or shed new light on these seemingly unjustified issues of trust, and provided deeper explanations to why actors behaved in ways, which required a translation via the Bourdieusian tools to be understood and analysed. Authors such as Seligman (1997) and Løgstrup have also been investigating issues of unjustified trust. Løgstrup spoke of ethical trust. He argued that trust could be viewed as an (universal) ethical disposition, which prompted trusting relations, unless reasons were found for a need to adopt distance and perhaps raise suspicion. In view of a relational analysis, the ethical explanations of trust as a disposition to trust may be interesting. However, it seemed to be too general, similar to the generalized trust scholars, in terms of exploring how trusting is shaped and being shaped, since to my understanding being ethically dispositioned would vary and be defined differently among various individuals, cultures, sub-cultures and fields. By using a relational approach in this thesis, such dispositions were explored instead of assumed beforehand. Furthermore, the lack of trust does not result in the presence of suspicion, as indicated by Løgstrup.

In terms of suspicion Seligman in his book “the problem with trust” argued that trust in pre-modern societies was based on sanctions and roles, which he argued could then not be understood as trust, but perhaps a disposition of suspicion. A number of researchers speak of pre-modern societies as comparable to many current contexts in developing countries such as the Ghana. However, it is doubtful whether such a comparison can be made regarding “the global South”. Seemingly,

Seligman concluded that trust was not part of pre-modern societies. This is arguably a very narrow way of investigating trusting issues, which also reveals the researcher's pre-assumptions in such an approach, as viewing pre-modern societies as somewhat primitive, etc. The lack of trust does not necessarily assume suspicion, as was revealed in the analysis of this thesis. Furthermore, Seligman seemed to treat suspicion, as related to persons, which would arguably be too fragile an understanding in a relational analysis, where an individual's sense of suspicion is related to the situation, which was demonstrated in the relational analysis of this study, as part of how farmers and traders in fact practiced trade. However, suspicion may shed light on issues exploring how trusting begins, by actors starting on a basis "as-if" (Hardin, 2002) trusting or in an alignment process (Frederiksen, 2014), which could lead to strengthening trusting, if both parties involve themselves in this objective. However, naturally when looking at processes of alignment and aligning these would be constantly renegotiated, and at times dis-alignment would emerge.

Furthermore, Simmel suggested that when expectations between a trustor and a trustee was not met by one of the persons in a relation, this could be understood as being "mean" (1950) in the sense of refusing to be trustworthy when one has been entrusted implying an opportunistic approach. Simmel thus suggested that rationality may be behind individuals' decisions and thus, in this case, he over emphasized the role of agency. Opportunistic behaviour may very well be the case, however, and although some actors may seem rational or opportunistic, which was partly observed in this PhD, according to the relational approach, it could also be explained by the fact that agents had various positions, and responded differently depending on their habitus and their position in the field. Some actors had a better feel for the game than others – in this thesis farmers seemed to suffer to some extent from being out of tune with a fast changing field game. This led to many instances where expectations could not be met. However, this could either be interpreted as "mean" or "cunning" by the trustor, but often it was also blamed on

circumstance and situations not being aligned into agents' attempts to be entrusting.

Lewicki and Bunker (1996) formed part of my discussions during the analysis, although my intention was not to follow a pre-determined framework but to investigate issues of trusting as they were understood and practiced among farmers and traders. However, Lewicki and Bunker suggested that trust may develop into deeper stages as a relationship evolves. Although, there may be some truth to this, it hardly provided an understanding to viewing trust as relational, as trust in this sense represented by Lewicki and Bunker followed a universal rule or pattern developing from calculation, to knowledge to identification. However, this may not serve well in explaining issues, where trust seemed to have developed or started at a stage rooted deeply in relations beyond personal ones, where common background, common field history and shared *illusio* provided deeper forms of trust in relations where farmers and traders had not done business together before suggesting that trusting the situation came not out of trusting the person, but from a certain familiarity with the situation. Arguably, there are instances, which do not develop over time in an interpersonal relationship, but in which the interplay of field, similar *habitus*, and valued capitals supported trusting among individuals, without having gone through a linear evolution of trust development.

Möllering, who has inspired the discussions on trust together with Frederiksen to a great extent in this thesis, considered that trust has a basis in reason, in routine and in reflexivity. Möllering pointed out, that at some point we will have to take on new relationships and have a need to make the leap of faith in order to progress to our unknown future rather than remain locked in an impassive riddle. Uncertainty seemed here to be high. This notion Möllering borrowed from Simmel's man's faith in man, and can also be related back to Løgstrup discussed above viewing trust as a quasi-religious phenomenon. The leap of faith was furthermore observed as a way of doing business in Tillmar's study of trust and business in Tanzania,

where individuals, according to her, took small leaps of faith, in order to test and gain experience as to whether trust could be developed further. Similarly, this study observed that farmers and traders sometimes needed to make a leap. However, I argue that these leaps were not necessarily based on suspicion in a person, but the need to assess whether trust and alignment could be built – a lack of trust does not necessarily mean suspicion is the disposition. Moreover, I agree to some extent with Frederiksen, in the fact that actors may appear to take a “blind” leap of faith when trust is placed without seemingly being justified, but in fact there may be issues that make placing trust justified, but this is blind to the researcher. However, a Bourdieusian approach involving field analysis helped me understand that what appeared to be “leaps of faith” on the face of it was actually well-founded in the logic of the field, and hence perfectly reasonable given that logic. For example, in this study it was found that the tendency to prioritize the accumulation of social capital as the most stable form of capital, would involve trusting where there would seem to be no rational basis for trust. In this way, the relational process makes sense to participants in a way that it does not to the observer: they neither take a leap of faith or a calculated risk, but simply rely on the relational.

In the following, I will turn to other studies similar in character to this study. These studies have both informed and formed the pre-understanding of this thesis, as I included them in the literature review in chapter 1. In the following, I will re-address some of the issues dealt with in this thesis and see how they vary from the existing empirical studies.

10.2 Empirical Contributions

Empirically, Bourdieu’s relational theory has not yet been utilized in research on trust. To my knowledge, only a few studies explore trusting through a Bourdieusian framework (See for instance Frederiksen, 2014, Misztal, 1998, and Heidrun Knorr, 2016 (upcoming). Nevertheless, I henceforth touch on studies of trust, mentioned

in the literature review in chapter 1, and how they appear to differ or have similarities in relation to this particular study and approach.

First of all Amoako's interesting qualitative study of 24 smaller exporting companies in Ghana provided a useful understanding of issues pertaining in this context. His findings suggested that culture, context, and religion all play a role in processes of relationship and trust building, violation and repair. He further argued that his findings regarding trust violations seemed to suggest that these were socially constructed. Although, this PhD study does have similar findings to that of Amoako's, the approach taken in this thesis has not treated concepts such as culture as a topic on its own. However, I would argue that concepts of culture would be ingrained in both Bourdieu's habitus and field concepts, which Bourdieu suggested in order to get around the fixed box of culture, and to treat it as a more flexible tool. In this sense I hold a view, which diverts somehow from Amoako's, as my ontological and theoretical choices suggest that agency and structure are part of shaping each other, and thus not socially constructed per say. However, I do agree that culture, institutions and hybrid forms of government do seem to prevail in the context of Ghana, and shape business and trusting practices. Furthermore, his study has with no doubt informed and inspired the nature of this PhD to a great extent. However, Amoako seemed to suggest that culture played a role; my findings showed that farmers and traders in this study did not "judge" each other based on ethnicity, gender or religious affiliation, when asked whether these issues played a role. The answer seemed to be that these issues did not matter, as long as you had the faith. Thus claiming religious affiliation seemed to dominate and play an overall role rather. Amoako also found religion to play a role in his study.

Lyon studied trusting issues within small-scale tomato farmers and traders in Ghana. He also, similarly to Amoako, called for an approach of studying trust that took into consideration history, context, and context specific issues. His approach was based on a mixed method in which issues of power, trust, and institutions

were considered. Lyon's approach to the study of trust seemed to suggest a context specific point of departure, and although his conclusion called for the need to readdress development interventions and take into account existing systems found in the tomato trade, to enhance sustainable rural livelihoods; his approach to the study of trust was only a small part of his research. However, his view on development intervention seemed to tally with my own conviction influencing this PhD thesis and outcomes: that development initiative must consider micro-level contexts, in order to be sustainable. His findings also suggested that witchcraft played a significant role as a powerful tool to make partners behave in ways conducive for one party of the relationship. Not surprisingly, this PhD study had similar findings to that of Lyon, although witchcraft was not mentioned directly, it seemed to affect the field of yam and cassava trade in one way or another in this study. In this PhD, issues of power could be related to forms of superstition, as farmers and traders referred to local Gods, and interpreters referred to myths surrounding and dictating behaviour. However, issues of witchcraft were never addressed directly in this PhD study. Moreover, Lyon's study concentrated on one region in Ghana – the Brong-Ahafo – whereas this study concentrated on 3 out of Ghana's 10 regions. The fact that Lyon found that the informal and formal networks of working relationships, customer friendships, pre-existing networks and intermediaries were important in trusting seemed similar to the findings of this study regarding patterns of relationships found. This brings me to the discussion and role of social capital found in this study, which proved to dominate the field of yam and cassava, as the most secure form of securing benefits in an insecure economic environment.

The issue of social capital was qualitatively studied by Benjamin Rubbers in the context of small business traders in the Congo. Rubbers found that social proximity does not necessarily foster trust and distance does not necessarily prevent trust. Similarly, in this PhD study, topics were found that calls for a need to approach issues related to social capital from an angle where it should not necessarily be

assumed to foster economic capital (Putnam, 2001 and Coleman, 1988). Rather, by viewing social capital as one form, among other capitals, the social capital aspects becomes critically assessed, which contributed to an understanding of how networks and associations may be fostering and hindering and interdependently connected to each other. The research on social capital in Africa is extensive. However, studies evaluating the concept critically are sparse (Acquaah, 2008:18). Most studies have concentrated on measuring the concept, assuming it is beneficial for advancing economic capital, and thus oversimplifying issues related to that of social capital (Portes, 1998). By applying the concept of social capital according to Bourdieu, this assessment becomes much more critical to the workings of social capital. In his view of social capital, it can also be used as an exclusive tool of some members. Moreover, trust and social capital has been treated as connected in most social capital literature (Coleman, 1988).

Finally this study contributed to trust research by using a qualitative multiple case-study approach, which drew on detailed empirical material in the form of interviews, observations and photography and video. These aspects helped me to explore processes of trusting in regards to how it is developed, and how it might be maintained, and issues related to violation and repairing trusting in yam and cassava farmer-trader relations in a developing, partly informal context in Ghana. This contribution supports the studies made in Africa by Amoako and Lyon, Rubbers, Tillmar, Overaa, Fafchamps, Clark and Hart in investigating trusting issues beyond rational choice.

Within the overall trust school, this study contributes to developing the area of relational trust issues further. However, most current studies are still dominated by a rational choice perspective, and moreover many studies in general, but also in a developing context seemed based on methods, which measured and controlled, applied standardized surveys and theories, which arguably have ignored issues of context, history, and relational aspects. This has oversimplified much trust

research, and affected many development interventions (Wright and Ehner, 2010:108; Zaheer and Zaheer, 2006, Amoako, 2014: 247). I will return to the practical implication of this research in the following section

10.3 Practical Contributions

Although this thesis did not particularly aim at targeting policy implementation, the knowledge and findings of the case studies in the thesis demonstrated ways yam and cassava farmers and traders created and sustained livelihoods. This gained knowledge may aid in policy making that enhances and includes marginalized farmers as well as traders with the aim of creating fairer and more sustainable forms of livelihoods, as well as enhancing productive relationships for a sustainable redistribution of rewards as indicated in the overall title of this thesis. This study thus benefits the overall discussions and debates on policies for sustainable rural livelihoods.

The continuing problems of poverty has indeed increasingly been analysed and tackled by scholars, as well as policymakers, from the perspective of the poor themselves and thus the viewpoint has shifted to some extent from a structurally oriented perspective, which dominated the 1970-80s, as argued in this thesis (see e.g. Scoones, 2009:173) to including the poor themselves in changing livelihoods. This has been evident in the livelihood research that influenced development practices and paradigms in the 90s. However, within livelihood research there has been a number of critical assessment as to the neglect of an imbalanced consideration of the structure–agency relation, lack of a broadened and embedded notion of assets, and poor recognition of spatial and temporal dynamics, as well as to the neglect of power and politics in such approaches (Sakdapolrak, 2014; Prowse, 2010:219–222). In this sense Bourdieu’s social theory and this thesis suggests one way to overcome the limitations of mainstream livelihoods research and paves the way for a more critical view by recognising the role of farmers and traders, power, and structures shaped and being shaped in temporal perspectives

influencing trusting practices. However, while Bourdieu's perspective challenges the research practice of mainstream livelihoods research and its implications for development practice as well as structural adjustment "one size fits all" approaches, it arguably rather makes a contribution to it than dismiss it altogether (Sakdapolrak, 2014).

On a more practical note, this thesis provided information of how 3 regions in Ghana, had changed from community exchanges into practising semi commercial exchange within agriculture, and how these farmers and traders developed and applied coping strategies in an environment where there were shortage of finance at times, and where practice was shaped accordingly within these 3 regions to rely on a variety of capitals to sustain a living and making an income. Notably, the benefits of yam and cassava farming and trading were not distributed equally among actors, but arguably building longer relations could carry with it a way of securing better benefits and returns in yam and cassava trade by an enhanced relationship involving trusting practices for the benefit of both farmers and traders at times, but also leaving room for discussing the seemingly unequal distribution of rewards taking place. However, the distribution of rewards depended on the variety of relations found, and the extent of interdependence. In this sense trusting was built on ever changing relations and circumstances and worked in relation to issues such as power, norms, loyalty and obligations. The equal benefit of the relations can thus be debated, but nevertheless, without these networks and links the farmers would not be able to grow yam and cassava crops for sale and for the urban markets, and although traders had more farmers to "pick" from, these traders were also dependent on farmers to get reliable access to agricultural produce. Therefore, any discussions and development initiatives - looking into building sustainable rural livelihoods through producing and trading in semi commercialized crops - benefits from the research and investigations looking into such relationships that often goes beyond rural communities, and explore the variations and nature of these links.

This study furthermore, benefits the recent value-chain focus employed in rural development and research, where it has been acknowledged that actors are interlinked, and those initiatives should include rather than exclude actors for a more equal distribution of rewards. In such a perspective, development and value-chain upgrading interventions should address the role of traders' vis-à-vis farmers in rural development and the extent to which of their activities should be supported rather than excluded. In this study, for instance, it was found that traders engage in lending to farmers, but no financial interest were charged on these informal loans, although the loan implied other types of interests in the form of obligation, motivation, and lower prices. In this sense traders can either be viewed as forming vital links between the urban and rural economy by taking the risk of investing capital in rural areas based partly on relations of trust among farmers and traders in some circumstances. On the other hand they have been accused by politicians and development organizations of exploiting farmers through offering low prices for produce and facilitating credit charging exorbitant interest rates (Dzadze et al., 2012). This situation, however, was not found impeding in the study areas, although there is a need to examine each context by understanding the nature of the relation and circumstances in which farmers and traders are dealing. Rather it was mentioned that for instance trade associations facilitated some issues that could enhance a better relationship between the farmers and the traders, although there may have been a bias in the market based associations toward the traders. In this sense there is also a need to look further into the variations of traders and farmers, and specifically examine the role of the middle-man in such relations, and who carries the highest risk in these chains. Something this study falls short of distinguishing clearly between.

Furthermore, in terms of loans farmers and most traders in the study areas did or could not borrow from the banks or financial institutions, as these charge interest rates of up to 30% (Udru, 2013). Moreover, recent micro-credit schemes had been found by the Bank of Ghana to charge up to 55% and as working "unofficially" with

the aim of exploiting some farmers and traders (Bank of Ghana). Often farmers did not have collateral for such loans, or took loans from unauthorized micro-credit institutions ending up in further poverty and losing their livelihoods. Furthermore, NGOs were reported to offer farmers micro-credit schemes on a fluctuating basis in the study-areas. However, these institutions seemed to have a mixed reputation, and thus farmers and traders kept borrowing informally from one another as the most common way of assessing credit. Furthermore, there is a long history of credit being passed between farmers and traders (Reynolds, 1974: 80). However, as earlier mentioned farmers are often in a weaker situation, as traders tend to have greater bargaining power and more opportunities, and often have more knowledge on prices, better organization via associations, etc. Therefore, building systems to share daily and fluctuating market information to the rural areas should be further addressed, in order to rely less on the information source of traders. Currently, there are instances of prices being shared on the radio, or online platforms connecting farmers and traders, which were also taking place via platforms such as the Esoko platform in Ghana (Interview with RTIMP office, Brong-Ahafo region). However, this would also require further formalization of the market systems within yam and cassava trade as these have no fixed price in the current trading practices. What is more, farmers and traders seemed still to use personalized relationships for assessing information although other modes could be utilized. In addition, the role of the mobile phone in trading networks could be an interesting area to look further into, as it was observed that most traders and many farmers had access to mobile phones.

In terms of focusing further on business, and social entrepreneurship to enhance micro-enterprise survival as a route to improving livelihoods and enhance development, this study of doing business within agricultural produce of yam and cassava indicated the importance of social relations for the survival of such small scale business initiatives. Seemingly, actors find ways of surviving that makes sense to them, but where outsiders tend to think that they are missing a formal legal

framework without considering that actors in fact practice business according to another lingua franca in which the formal frame work had never been part, and maybe then not missed.

However, such a point of departure affects future upgrading of industries and markets in Ghana, as these current systems investigated in this study naturally depend on external support and initiatives to blossom in future. However, upgrading of agricultural industries within yam and cassava and in general in Ghana, should consider that relations takes time to build, and that roles and relations are distributed differently than perhaps expected making interventions unpredictable in upgrading industries. In other words, it is necessary to understand how business operate in different locations and be thoughtful of local path dependencies, rather than assuming that there are universal 'market forces' or conditions that can be relocated to any part of the world.

By an enhanced understanding of the social relations influencing business, development and policy making, key players can be identified who are already financing production and business activities. These groups or key players may be worthy of support and become supportive to outside intervention if approached with care, as they generally seem to have a much better record and experience of directing credit to the rural farmers than formal credit systems may have in informal low income countries such as Ghana.

On the other hand, it is also important to ensure that some actors are not trapped into networks that are exploitative in nature, and asymmetrically power dependant. The role of trusting as beneficial to escaping poverty as being inclined in relations may need further attention, as to establish further correlation between such a decrease in poverty as a result of having trusting relations as part of a business. It has, however, not been included as an objective in itself in this research

to explore whether trust can be used as a competitive advantage, as that would take on a more normative predefined approach to the study of trust.

Furthermore, the potential for outside intervention to create groups or networks and trust would be limited as success may be embedded in the social system and relations that take time to develop – maybe even generations. However, development and business initiatives must also acknowledge the need to build on existing institutions and decision makers, and as argued by Lyon *“avoid an approach to development based on applying inappropriate models made popular by donor fashions and the desire to ‘replicate and conquer’”* (2000: 243).

Based on the above discussion, the following chapter 11 provides an overall conclusion to this thesis

Chapter 11: Conclusion

In this section I summarize my attempts to address the research questions and draw on perspectives for further research given the limitations of the study. The overall research question is drawn from the central issue:

In which ways does trusting practises affect yam and cassava farmer-trader relations in Ghana?

In order to explore and illuminate this research question, three (3) sub-questions were included to support the research question, the process, and to enhance logic in the thesis. These were structured as follows:

1. Where does trade relations and trusting start?
2. How are trade relations and trusting maintained?
3. What issues may lead to violating and repairing trusting
 jand trade relations?

In dealing with each of the sub-questions, and how they theoretically and empirically were investigated, the summary below would attempt to provide answers to the overall research question of thesis.

First of all both theoretical and empirical studies were undertaken to provide a framework in which to investigate and look into the role of trusting in yam and cassava trade in this thesis. At the theoretical level the framework of Bourdieu's relational theory provided a new tool box in investigating trusting issues, in which I positioned myself within the limited trust literature, which viewed trust as relational. The resulting framework in this thesis by applying Bourdieu to studying trusting issues allowed me to combine issues otherwise treated separately in trust research. This allowed me to both evaluate agents' positions, the history, agent's

relation to the field, and the capitals valued in translating the rules of the game, and the role of trusting issues in this game.

Empirically, the study involved 3 regions in Ghana, which were included as case-studies. In these 3 regions a number of 54 semi-structured interviews were carried out with farmers and traders, decision makers and key informants over a period of 14 months (in 2013 and 2014). These cases were selected based on areas in Ghana, where yam and cassava were processed and marketed the most, and they were selected to enhance variation in exploring the role of trusting in farmer trader relations within agriculture (Saunders et. Al, 2007). The cases were analysed through observations, picture and video documentation, relational mappings, and semi-structured interviews, which were transcribed and coded in Nvivo (Yin, 2009). In designing the project, topics related to interpretation, power, and ethical issues were considered as part of the design. Furthermore, the epistemological and ontological method was inspired by a hermeneutical approach, where reflection and meaning between pre-assumptions, theory, and empirical investigation were revisited and reshaped the investigation continuously as some issues became clearer. These aspects have all influenced results related to the overall research question and sub-questions, which I will present in the following section.

11.1 Addressing the Research Question

In this section of the thesis, I summarize the issues found in relation to the 3 sub-questions illuminating the overall research question of this thesis.

1. Where does trade relations and trusting start?

In chapter 6 of this thesis, I concentrated on looking into issues related to where trusting might start, and how it developed in farmer trader relations. My findings showed that there are varying degrees of trusting that influence how yam and cassava farmers and traders do business, which depended on a number of issues. First of all a trade relation might start on a high level of alignment or base-line,

which was usually related to community trade, where trusting took a point of departure in a shared field history, a similar habitus, and a shared *illusio* that could lead to trusting being placed in a trading partner when transacting on a first time basis. Thus, a shared understanding of the rules of the game, enhanced familiarity and gave actors a feeling of lower risks, which paved the way for trusting in first time transactions, where products were given on credit. For this reason, it was found that in community based trading relations, trusting seemed to be a disposition related to the field and also part of the situation, in which the situation and the valued social capital fostered a higher level of trusting.

Furthermore, it was found in distant based trading, outside the community, that farmers and traders could not always rely on a shared habitus and shared field practice in trusting. In such situations, farmers and traders needed to gain experience whether trusting was reasonable to place. Thus, these relations often started with a low trust in the situation, and economic capital was the primary focus and investment, until experience would show whether a relationship could develop into one where trusting could be invested into the relation. The trade relations in these situations were characterized by spot transactions, cash and carry, and small tests involving credit, in order to evaluate justifications for trusting in a potential trading partner over time.

Moreover, trusting could also be enhanced by involving a third party in trading, who could vouch for both sides when starting a trade relation, and who was trusted by both trading partners. In these cases, credit could be given in first time transactions with new unfamiliar partners, as this third party often functioned as a risk reducer, and also had a certain responsibility to settle any outstanding debts, if the parties should breach the contract.

Hence, in addressing the sub-question one could conclude that community and distance based trading as well as third party trading can be among destinations in where trade relations and trusting start in various ways.

2. How are trade relations and trusting maintained?

In chapter 7, the analysis mainly concentrated on illuminating the second sub-question in which issues of maintaining trade relations and trusting were investigated. First of all informal credit relations were found to be a common practice in yam and cassava trade. Furthermore, small symbolic gifts and reciprocation, such as attending partners' funerals, weddings, and outdoorings, were found to enhance trusting and be part of maintaining trade relations. In this sense, the findings suggested that trusting and relations in yam and cassava trade seemed to be constantly renegotiated and reconfirmed through evaluating the level of engagement into social capital partners were willing to invest into the relation. Reciprocation in this way functioned as minimizing risks connected to trusting, and knowing each other, knowing each other's family and/or living together all played a role in reducing risks, creating social security, and maintaining trusting and relations in this uncertain environment.

In addition, network family and kinship was the main focus for farmers and traders and partaking and maintaining trading relations implied that you played along in that game with this illlusio. These issues should hence be considered and acknowledged as rather strong in the Ghanaian context and must be viewed as affecting business practices and trusting differently than in many western contexts.

Similarly in addressing this question one can also argue that informal credit relations practice, the notion of living in reciprocity and kinship/family ties are critical in maintaining trade and trusting relations in Ghana within yam and cassava trade.

What issues may lead to violating and repairing trusting and trade relations?

The final sub-question of this thesis dealt with how trade relations and trusting were found to be violated as well as the repairing strategies applied in yam and cassava farmer trader relations, which formed chapter 8 of this thesis.

Regarding breaches in trade relations, these happened regularly. However, how trade violations were perceived, interpreted, and subsequently dealt with depended on farmers and traders' position, power, and capitals available, which affected the nature of the trade relation and was found to affect the perception of a violation, and possibilities to act. Moreover, it was found that longer term trade relations carried with them deeper forms of trusting, affection and obligation, which meant that violations were often pardoned by the victim, blamed on circumstances or explained away, if the farmer and traders had developed a longer term relation, had a shared field history and a similar habitus. It was further found that when violations could be explained and blamed on the situation trusting in the person was not affected, and trading, credit obligations, and loyalty was kept intact, although there had been a breach.

Contrary, it was found that trusting was affected in situations where the victim blamed the violation on the partner's personality. In these instances terms of trading could change into one involving spot transaction instead of credit issues, or the trade terminated altogether. These violations could have serious consequences for the victim, as they impacted greatly on the business of farmers and traders, and could cause a business to collapse. Violations had various consequences for trusting and also affected the terms of trusting to naturally being continuously fluctuating and renegotiated between partners, although actors seemed to find ways of simplifying these issues.

In terms of violator led approaches to repairing trusting, findings showed that asking the victim for forgiveness was a common strategy. Furthermore, it was

found that the violator could be forgiven if showing feelings of remorse, which could make trade continue, but often with change of contract, and these instances would lower trusting. In cases where no apology was given, the violator took it as a sign of lack of remorse, and trade could either not continue or terms of trade changed to spot and cash and carry transactions.

Furthermore, it was found that norms of religion in terms of forgiveness were applied in order to come to terms with the violations. Interestingly, norms of religion were also found to be applied to threat a violator by referring to punishments by God, as a cohesion strategy, if the violator did not settle. In this sense, it was found that most violations and repairing strategies were settled among farmers and traders themselves. It was not common to include the police or the court system in settling cases. However, it was found that intermediaries could be included, in order to repair or settle violations. Findings showed that most often traditional decision makers were used in disputes, such as queens and their associations at markets and elders and chiefs in the villages, as well as church elders, which worked as powerful symbolic actors in the field of yam and cassava trade.

Moreover, it was found that issues influencing various perceptions of violations and repair were religion, kinship, family, and length of the trade relations. These aspects mentioned above, and how they affect trusting, have received little attention in the literature according to Amoako (2014: 237).

11.2 Limitations of the Study

As with any study there are limitations to the scope of investigation. I wish in this section to at least point out some of the impeding limitations I found affected the research.

First of all studying trusting are bound to miss out on some important issues and influencers, as trusting is in nature a dynamic, fluctuating concept. However, by

viewing trust through the lenses of Bourdieu's theory of practice, I attempted to at least illuminate various aspects ingrained into trusting issues, which took its point of departure in an empirically driven approach where the tools of Bourdieu provided a reflective style.

Moreover, by approaching the study through the lenses of hermeneutic epistemology and ontology, I tended to work abductively acknowledging both my pre-assumptions, and also being open to letting the data speak, which formed and interplayed during the process of this research.

Moreover, the multiple case-study approach in this study has its limitations, and although it is not the aim of case-studies to generalize, the approach has often been critiqued for not allowing for generalizations. However, given the fact that data for this study was collected in 3 different regions in Ghana, and given the fact that I, in my capacity as a researcher, also had opportunities to revisit the areas as part of the roots and tubers Danida project, may have enhanced the validity of the findings. However, one should always be careful with generalizations in research. Findings of this research and generalizations particularly outside of Ghana should be made with care.

Another limitation to this study was the qualitative nature of the study combined with the theoretical frame-work of Bourdieu. Bourdieu used mixed methods and saw it as necessary in drawing the field. However, I have argued throughout the thesis that this thesis is limited to drawing the field from a micro-level point of departure, but that such an approach is valid, as long as limitations are acknowledged, as I do not argue to follow Bourdieu's theory per say, but rather use tools from his theory that seemed useful in teasing out some of the issues found in this thesis. However, a mixed method approach involving statistical tools may have shed further light on pertaining issues in the field of yam and cassava trade, which may have been downplayed in this thesis, although I try to address some of these

issues in chapter 5. I furthermore believe that the ethnographic approach including observations, semi-structured interviews, pictures, and acknowledging the researcher to be part of the process has influenced the outcomes of the thesis, but also served as illuminating and cross analysing issues, which arguably also has enhanced validity in the research. However, I do acknowledge that biasedness cannot be avoided, but I have attempted to heighten the research by questioning my own assumptions, and staying highly reflective throughout the thesis.

Although this study has a number of limitations seen from the PhD journey trajectories, in many ways, one cannot underestimate some of its significant contributions to the on-going debates, research and trusting practices that affect yam and cassava farmer-trader relations in Ghana.

11.3 Suggestions for Further Research

The findings and limitations in this research offer a stepping stone for further research that could highlight some of these topics further.

In terms of trust, and given its fluctuating nature, further studies would benefit from applying a network approach, where the entire network, and actors involved in the trade would be observed, interviewed, and contribute to exploring trusting issues, and how they are perceived and developed over time. For this reason, a longer study involving a mixed method approach might shed further light on pertaining issues, which was only minimally revealed in this thesis. Issues of how some individuals or groups manage to escape poverty, and the role of trusting needs to be examined further, in order to evaluate the links between these.

Furthermore, studies examining exclusion from networks by some actors may shed further light on poverty matters and challenges in escaping it. For instance, gender issues, access to land, farm size, wealth, and age and their links to trusting issues would be important to investigate further. In addition, the link between

superstition, power and business practice in Ghana is an area that may shed further light on how trade is practiced in some areas of Ghana.

In terms of enhancing awareness and dynamics of relations and trusting issues, further research investigating the role of the middle-man in farmer-trader relations may enhance our knowledge further on his role and trusting issues. Also, the role of agric-extension officers in farmer villages, the role of the the district assembly man, and how they are connected and issues of trusting are important aspect of research to be undertaken.

Furthermore, the role of education, and how it influence trading practices within yam and cassava or other agricultural activities seems to be important issues, as it may fast-track the transformation of the yam and cassava fields in directions currently beyond our knowledge, and impact it in both negative and beneficial ways.

In addition, and as part of examining the various roles described above, it would be useful to look into trusting issues further in studies taking on a value-chain perspective, which may be able to shed further light on various angles of trusting and its role in agricultural value-chains in Ghana and beyond.

Another research area, which seems pertaining, is to examine the use of mobile phones, the radio, and upcoming platforms such as ESOKO to examine what role, if any, they have in business practices and trade in Ghana.

Lastly, as this study was limited to that of yam and cassava farmers and traders in Ghana, it could be useful to undertake similar studies in other developing countries and markets, in order to provide a comparison of trusting issues and trading practices in developing countries within agriculture and agri-business.

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